Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Document Page 1 of 73, FILED LYNCHBURG, VA U.S. BANKRUPTCY COURT Fill in this information to identify your case: NOV 2 6 2018 United States Bankruptcy Court for the: District of Virginia Western Chapter you are filing under: Case number (If known): X Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Check if this is an ☐ Chapter 13 amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Vivian First name Tabatha	First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Polo Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
undere			
3.	Only the last 4 digits of your Social Security	$xxx - xx - \frac{3}{2} \frac{2}{2} \frac{0}{2}$	xxx - xx
	number or federal Individual Taxpayer	OR .	OR _
100 The IS 100	Identification number (ITIN)	9 xx - xx	9 xx - xx

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 2 of 73

Debt	for 1	Vivian	Tabatha	Polo			Case	number (if known)
Den	101 1	First Name	Middle Name	e Last Name				
endere en				About Debtor 1:				About Debtor 2 (Spouse Only in a Joint Case):
i	and E Identi	usiness nar mployer fication Nur	nbers	X I have not used any	business names o	r EINs.		☐ I have not used any business names or EINs.
•	the la	you have us st 8 years		Business name				Business name
		e trade names business as na		Business name				Business name
				EIN	. <u>— — — —</u>			EIN
				EIN				EIN
5.	Wher	e you live						If Debtor 2 lives at a different address:
				215 Remington Place				
				Number Street				Number Street
				Charlana dila	VA	22903		
				Charlottesville City	State	ZIP Code		City State ZIP Code
				Albemarle				
				County				County
				If your mailing addres above, fill it in here. N any notices to you at th	lote that the court v	will send		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
				Number Street				Number Street
				P.O. Box				P.O. Box
				City	State	ZIP Code		City State ZIP Code
6.	Why	you are cho	osing	Check one:	ut Politicania de Alexandro (d. 1720) (1888) de La Colonida de Alexandro (d. 1884) (1888) (1888) (1888) (1888)			Check one:
44-144-144	this	district to file ruptcy	e for	Over the last 180 d I have lived in this o other district.	ays before filing thi district longer than	is petition, in any		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
				l have another reas (See 28 U.S.C. § 1				☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
							- 189 - 180	
							1752	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 3 of 73

Debto	or 1	Vivian	Tabatha		Polo		Case number (if kno	wn)
		First Name	Middle Name		Last Name			
					•	· · · · · · · · · · · · · · · · · · ·		
Par	t 2:	Tell the Cou	rt About	Your Ba	nkrupi	tcy Case		
7. T	The ch Bankru	apter of the iptcy Code y	ou/ou	Check on for Bankri	e. (For a uptcy (F	a brief description of each, see <i>Notic</i> orm 2010)). Also, go to the top of pa	e <i>Required by 11</i> b ge 1 and check the	J.S.C. § 342(b) for Individuals Filing eappropriate box.
á		oosing to file		Chap	ter 7			
,	unuei			☐ Chap	ter 11			
				☐ Chap	ter 12			
				☐ Chap	ter 13			
8, !	How yo	ou will pay t	he fee	local yours subm with a	court for self, you hitting you had pre-possible of to partication in the self the self to	or more details about how you not may pay with cash, cashier's cour payment on your behalf, you rinted address. But the fee in installments. If you for Individuals to Pay The Filing that my fee be waived (You may	nay pay. Typically heck, or money our attorney may pure attorney may pure choose this operate in Installment request this option	order. If your attorney is bay with a credit card or check tion, sign and attach the ents (Official Form 103A). on only if you are filing for Chapter 7.
9.	Have v	you filed for		less t	than 15 he fee	50% of the official poverty line th	at applies to you nis option, you m	and may do so only if your income is r family size and you are unable to ust fill out the <i>Application to Have the</i> with your petition.
	bankr	, uptcy within years?	the		District	When		Case number
	iasi o	years					MM / DD / YYYY	Once another
					District	When	MM / DD / YYYY	Case number
					District	When	MM / DD / YYYY	Case number
10	Are ar	ny bankrupto	v	∑ No				
:	cases	pending or by a spouse	being		Debtor			Relationship to you
	not fil you, c partne	ing this case or by a busin er, or by an	with			When		Case number, if known
	affilia	ter			Debtor	1810		Relationship to you
: !					District	When	MM / DD / YYYY	Case number, if known
111.		ou rent your ence?		No. ☐ Yes.	Has yo	line 12. our landlord obtained an eviction jud o. Go to line 12. es. Fill out <i>Initial Statement About ar</i> ut of this bankruptcy petition.	gment against you	? It Against You (Form 101A) and file it as

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 4 of 73

ebtor 1	Vivian	Tabatha		Polo	Case n	iumber (if known))	
ODIOI 1	First Name	Middle Name		Last Name				
art 3:	Report Ab	out Any B	usinesse	s You Own as a Sole	Proprietor			
Are	you a sole pı	roprietor	XI No. G	o to Part 4.				
of ar	ny full- or pai	rt-time						
busi	ness?		☐ Yes. I	Name and location of busi	ness			
	e proprietorship iess you operat		_					
indivi	dual, and is not	ta	Ī	Name of business, if any				
separ	rate legal entity	such as						
a con	poration, partne	erstrip, or	i	Number Street				
	ı have more tha	an one						
	proprietorship, rate sheet and		-					
	s petition.	attacirit		City		State	ZIP Code	
	•			City				
				Check the appropriate bo	x to describe your business	s:		
					(as defined in 11 U.S.C. §			
							\\	
					ate (as defined in 11 U.S.C))	
					ed in 11 U.S.C. § 101(53A)			
				Commodity Broker (as	s defined in 11 U.S.C. § 10	1(6))		
				☐ None of the above				
are y deb For a busii 11 U	kruptcy Cod you a small a tor? a definition of soness debtor, se J.S.C. § 101(51	<i>business</i> mall se D).	No.No.Yes.	l am not filing under Chap l am filing under Chapter the Bankruptcy Code. l am filing under Chapter Bankruptcy Code.	11, but I am NOT a small b	ousiness deb ess debtor ac	otor according to the definition in	1
Part 4:	Report if	You Own	or Have	Any Hazardous Prope	erty or Any Property T	nat Neeus	Illillediate Attention	
	you own or h perty that po		₩ No					
alle	ged to pose	a threat	Yes.	What is the hazard?				
	mminent and							
	ntifiable haza dic health or							
Pub	de men eme	anv						
	do you own a					?		
pro	perty that ne	eds		If immediate attention is	s needed, why is it needed:	·		
pro imn	perty that ne nediate atten	eds ition?		If immediate attention is	s needed, why is it needed:			
proj imn For o peris that	perty that ne	eds ation? ou own or livestock r a building		If immediate attention is	s needed, why is it needed			
proj imn For o peris that	perty that ne nediate atten example, do yo shable goods, o must be fed, o	eds ation? ou own or livestock r a building		If immediate attention is Where is the property?				
proj imn For o peris that	perty that ne nediate atten example, do yo shable goods, o must be fed, o	eds ation? ou own or livestock r a building			Number Street			
proj imn For o peris that	perty that ne nediate atten example, do yo shable goods, o must be fed, o	eds ation? ou own or livestock r a building						
proj imn For o peris that	perty that ne nediate atten example, do yo shable goods, o must be fed, o	eds ation? ou own or livestock r a building						

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 5 of 73

Debtor 1	Vivian	Tabatha	Polo	Case number (if known)
	First Name	Middle Name	Last Name	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	ibout
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physica

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 6 of 73

Sign Below	Debtor 1	Vivian	Tabatha	Polo	Case number (if know	vn)
16. What kind of debts do you have? 16. No. Go to line 16. Store the type of debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 16. State the type of debts you own that are not consumer debts or business of three types of debts you own that are not consumer debts or business of three types of debts you own that are not consumer debts or business debts. 17. Are you filling under Chapter 7. Bo you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. How much do you estimate that you ove? 19. How much do you assets to be youn assets to be? 19. How much do you estimate your liabilities to be? 19. Seso,001-\$10,000		First Name	Middle Name	Last Name		
16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 16c. State the type of debts you own that are not consumer debts or business or investment. 17c. Are your filling under Chapter 7. 18c. State the type of debts you own that are not consumer debts or business debts. 18c. State the type of debts you own that are not consumer debts or business debts. 18c. State the type of debts you own that are not consumer debts or business debts. 18c. Limited and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses. 18c. Lam filing under Chapter 7. Do you estimate that after any exem						
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No. Go to line 19. Yes. Go to line 17.			ts do	as "incurred by an individual p	orimarily for a personal, family, or hous	sehold purpose."
money for a business of investment or through the operation of the business of investment. No. Go to line 16: Yes, Go to line 17.	you	114401				
Yes, Go to line 17. 16c. State the type of debts you own that are not consumer debts or business debts. 17. Are you filling under Chapter 7. The chapt				16b. Are your debts primarily money for a business or inves	business debts? Business debts stment or through the operation of the	are debts that you incurred to obtain business or investment.
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administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you 50-99 5,001-10,000 50,001-100,000 50,001-100,000 90,001-100,000 100-199 10,001-25,000 More than 100,000 100-199 10,001-25,000 More than 100,000 100-199 10,001-25,000 More than 100,000 100-199 10,001-510 million 10,000 100,001-510 million 10,000 100,001-510 million 10,000,001-510 million 10,000,000,001-510 million 10,000,000,000,001-510 mill			erty is		are paid that failed in the artimeter in	
are part that with disk with de available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 1,000-5,000 5,001-10,000 50,001-100,000 50,001-100,000 0,000-100,000 1,000-199 10,001-25,000 0,001-100,000 0,000-19	adn	ninistrative e	xpenses			
18. How many creditors do you estimate that you owe? 1.49	ava	ilable for dist	tribution			
18. Now mark that you owe? 55.99 5,001-10,000 50,001-100,000 More than 100,000 100-199 10,001-25,000 More than 100,000 100-199 200-999 10,001-25,000 \$10,000,001-310 million \$500,001-310,000 \$50,001-310,000 \$50,001-310,000 \$50,001-310 million \$500,001-310,000 \$50,001-310 million \$500,001-310 million \$500,000,001-310 mil	to u	unsecured cre	editors?			
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19. How much do you estimate your assets to be worth? \$0.\$50,001.\$100,000	-		it you			
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be worth? Sign Below Signature of Debtor 2 Signature of Debtor 2 Signature of Debtor 2 Signature of Debtor 2				· ·	, ,	
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estimate your liabilities to be? \$10,001-\$100,000			_	•	S100,000,001-\$500 million	☐ More than \$50 billion
estimate your liabilities to be? \$10,000,001-\$50 million	20. Ho	w much do yo	ou	\$0-\$50,000	☐ \$1,000,001-\$10 million	
For you Sign Below Sign Be	est	imate your lia				
For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bank optcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2	to I	pe?				
For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. § 152, 1341, 1519, and 3571. Signature of Debtor 2	Part 7	A Sign Belo	w			
of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bank optory case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2					I I declare under penalty of perjury tha	it the information provided is true and
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I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bank optcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2				this document, I have obtained ar	nd read the notice required by 11 U.S.	C. § 342(b).
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Signature of Debtor 1 Signature of Debtor 2				with a bankruptcy case can result	t in fines up to \$250,000, or imprisonn	ng money or property by fraud in connection nent for up to 20 years, or both.
1/25/2018	: •			1 4 4 6 7	athasel *	ure of Debtor 2
Evaputed on	:			Signature of Debtor 1	~(0	
Executed on MM / DD /YYYY	i.			Executed on	<u>.VI O</u> Execut	ed on MM / DD /YYYY

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 7 of 73

Debtor 1	Vivian First Name	Tabatha Middle Name	Polo Last Namo	Case number (if known)
	if you are fi tcy without		should understand themselves succe	as an individual, to represent yourself in bankruptcy court, but you I that many people find it extremely difficult to represent ssfully. Because bankruptcy has long-term financial and legal u are strongly urged to hire a qualified attorney.
an attori	e represent ney, you do file this pag	not	To be successful, yo technical, and a mist dismissed because y hearing, or cooperation if your case is se	u must correctly file and handle your bankruptcy case. The rules are very ake or inaction may affect your rights. For example, your case may be you did not file a required document, pay a fee on time, attend a meeting or e with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit elected for audit. If that happens, you could lose your right to file another se protections, including the benefit of the automatic stay.
			court. Even if you plate in your schedules. If property or properly also deny you a discusse, such as destrocases are randomly	r property and debts in the schedules that you are required to file with the an to pay a particular debt outside of your bankruptcy, you must list that debt you do not list a debt, the debt may not be discharged. If you do not list claim it as exempt, you may not be able to keep the property. The judge can charge of all your debts if you do something dishonest in your bankruptcy bying or hiding property, falsifying records, or lying. Individual bankruptcy audited to determine if debtors have been accurate, truthful, and complete.
			hired an attorney. The successful, you mus Bankruptcy Procedu	without an attorney, the court expects you to follow the rules as if you had not court will not treat you differently because you are filing for yourself. To be to be to be familiar with the United States Bankruptcy Code, the Federal Rules of the local rules of the court in which your case is filed. You must also state exemption laws that apply.
			Are you aware that consequences?	filing for bankruptcy is a serious action with long-term financial and legal
			Yes Are you aware that inaccurate or incom	bankruptcy fraud is a serious crime and that if your bankruptcy forms are plete, you could be fined or imprisoned?
			□ No X□ Yes	
			X□ No □ Yes Name of Pe	e to pay someone who is not an attorney to help you fill out your bankruptcy forms? rson rruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
			have read and unde	cknowledge that I understand the risks involved in filing without an attorney. I erstood this notice, and I am aware that filing a bankruptcy case without an erme to lose my rights or property if I do not properly handle the case.
•			Signature of Debtor 1	Signature of Debtor 2
			Date MM/ D	Date MM / DD /YYYY
			Contact phone <u>434-2</u>	
1			Cell phone	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 8 of 73

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Check if this is an ancord dilumn Check if this is an ancord d	D	Debtor 1				-	
Check if this is an amended filling Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be accomplete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filling amended schedules after you file your original forms, your must fill out a new Summary and check the box at the top of this page. 215.00 Summarize Your Assets Your assets Your assets Your assets Your assets Your assets Your page of Property (Official Form 108AH3) 1a Copy line 65. Total real estate, from Schedule Ad3 1b Copy line 63. Total of all property on Schedule Ad3 1c Copy line 63. Total of all property on Schedule Ad3 2c Schedule Ad3 Property (Official Form 108AH3) 1c Copy the 63. Total of all property on Schedule Ad3 2c Schedule Ad3 Property (Official Form 108D) 2c Copy the total claims from Part 1 (pronly unsecured claims) from line 5g of Schedule Edf 3c Copy the total claims from Part 2 (nonpropring unsecured claims) from line 5g of Schedule Edf 3c Schedule Ad3 Property Vour tecome (Official Form 108H) Your total liabilities Your total liabilities Your total liabilities Your total liabilities Schedule 1 Your thomas (Official Form 108H)) Fust Baute	Midalo Havor		-	
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Schedule A/B Property (Official Form 105A/B) \$23,000.00	Q	වරෙහි s	ummarize Your Ass	ets			
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Your total liabilities \$\frac{254,190,00}{\sqrt{251}}\$ Summarize Your Income and Expenses 4	5	Schedule 3a. Copy	E/F Creditors Who Hai the total claims from Pa	ve Unsecured Clain rt I (priority unsecu	is (Official Form 106E/F) red claims) from line 6e of S	chedule E/F	\$1,00
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Copy your combined monthly income from line 12 of Schedule I 5 Schedule J. Your Expenses (Official Form 106J)							4 582 00
5 Schedule J. Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J.	4	Copy yo	ur combined monthly inc	come from line 12 of	Schedule I		8
	5	Schedul Copy ye	e J. Your Expenses (Offi ar monthly expenses fro	cial Form 106J) m line 22c of Schoo	lulo J		g1 <u>136</u> 00

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 9 of 73

Debto	or 1	Vivian	Tabatha	Polo	Car	se number (# known)	
		First Name	Middle Name	Last Name			
Par	t 4:	Answer '	These Questio	ns for Administra	tive and Statistical Records		
							İ
	-	_		or Chapters 7, 11, or			
			nothing to report o	n this part of the form	n. Check this box and submit this fo	orm to the court with your othe	r schedules.
۸,	☐ Ye	:S 					
7. V	Vhat i	kind of debt	t do you have?				1 1 1 2 3
X] Yo	ur debts ar	e primarily consu	ımer debts. Consum	er debts are those "incurred by an	individual primarily for a person	onal,
_					l out lines 8-9g for statistical purpo		
ι	Yo thi	our debts are s form to the	e not primarily co court with your of	onsumer debts. You ther schedules.	have nothing to report on this part	of the form. Check this box a	na suomit
8. F	rom	the Stateme	ent of Your Curre	nt Monthly Income:	Copy your total current monthly in	come from Official	s 4,582.00
F	om '	122A-1 Line	11; OR, Form 122	B Line 11; OR, Form	1 122C-1 Line 14.		3
						antino di Paris de la compansiona de l	
9. C	Сору	the followin	ıg special catego	ries of claims from	Part 4, line 6 of Schedule E/F:		
						Total claim	
	Fror	n Part 4 on	Schedule E/F, co	py the following:			
						0.00	
,	9a. Do	omestic supp	oort obligations (C	opy line 6a.)		s <u>0.00</u>	
		• • • • • • • • • • • • • • • • • • • •	tutu alban daban m	and the severame	est (Cany line 6h)	s0.00	
,	yp. Ie	ixes and cer	tain other debts yo	ou owe the governme	int. (Copy line ob.)		
,	9c. Cl	aims for dea	ith or personal inju	ry while you were into	oxicated. (Copy line 6c.)	s <u>0.00</u>	
						₅ 27,943.00	
,	9d. St	udent loans.	. (Copy line 6f.)			3	
,	9e. O	bligations ar	ising out of a sepa	ration agreement or	divorce that you did not report as	s <u>0.00</u>	
	pr	iority claims	. (Copy line 6g.)			0.00	
	9f. D	ebts to pens	ion or profit-sharin	g plans, and other si	milar debts. (Copy line 6h.)	+ s <u>0.00</u>	
						s ^{27,943.00}	
	9g. T e	otal. Add line	es 9a through 9f.			5	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Mair Document Page 10 of 73

ill in this inf	formation to identify yo	our case and this	filing:			
ebtor 1	Vivian	Tabatha	Polo			
	First Name	Middle Name	Last Name			
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name			
Jnited States B	Sankruptcy Court for the:	Western	District of Virginia (State)			
Case number			(600)			Check if this is a amended filing
	Form 106A/B	-	v			12/15
No. Go	o to Part 2. Vhere is the property?		What is the property? Check X☐ Single-family home	all that apply.	Do not deduct secured cla	d claims on <i>Schedule</i> i
	Remington Place set address, if available, or o	other description	Duplex or multi-unit building Condominium or cooperativ Manufactured or mobile hor	e	Current value of the entire property?	Current value of t
Char City		YA 22903 State ZIP Code	Land Investment property Timeshare Other		\$ 223,000.00 Describe the nature conterest (such as fee the entireties, or a life	simple, tenancy by
			Who has an interest in the p	roperty? Check one.	Fee Simple	
	emarle		X Debtor 1 only			
Albe	inty		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a		Check if this is co (see instructions)	mmunity property
	unty		Debtor 1 and Debtor 2 only	to add about this ite	(see instructions)	mmunity property
Cou	n or have more than one	, list here:	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors a Other information you wish property identification num	to add about this ite ber:	(see instructions) em, such as local	
Cou	,	, list here:	☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors a Other information you wish	to add about this ite ber: all that apply.	(see instructions)	aims or exemptions. P d claims on <i>Schedule</i>

Current value of the

portion you own?

Current value of the

(see instructions)

Describe the nature of your ownership

interest (such as fee simple, tenancy by

the entireties, or a life estate), if known.

☐ Check if this is community property

entire property?

Debtor 1 and Debtor 2 only

At least one of the debtors and another

property identification number: _

Ondominium or cooperative

■ Manufactured or mobile home

Who has an interest in the property? Check one.

Other information you wish to add about this item, such as local

☐ Investment property

☐ Land

ZIP Code

State

☐ Timeshare

Debtor 1 only
Debtor 2 only

Other_

City

County

Street address, if available, or other description

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 11 of 73

ebtor 1	Vivian	Tabatha	Polo	Case number (if kn	nown)			
	First Name	Middle Name Last Name						
1.3.	ya ya na ganamana ya Sistiki ki shadowina			What is the property? Check all that apply. ☐ Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.			
1.0.	Street address, if av	vailable, or other de	escription	Duplex or multi-unit building Condominium or cooperative	Current value of the entire property?	Current value of th portion you own?		
				☐ Manufactured or mobile home☐ Land	\$	\$		
	City	State	ZIP Code	☐ Investment property ☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by		
				Who has an interest in the property? Check one.	- 100	100		
	County			Debtor 1 only				
	county .			☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Check if this is co (see instructions)	ommunity property		
				Other information you wish to add about this ite property identification number:	em, such as local			
Add	the dollar value o	f the portion yo	u own for a	ıll of your entries from Part 1, including any entried	s for pages	\$ 23,000.00		
art 2:	Describe Y	our Vehicles	5					
o voli	own lease, or ha	ve legal or equi	itable intere	est in any vehicles, whether they are registered or tle, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	es		
o you ou owr	own lease, or ha	ve legal or equi e drives. If you le	itable intere ease a vehic	le, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	es		
o you ou owr	own, lease, or ha that someone else , vans, trucks, tra	ve legal or equi e drives. If you le	itable intere ease a vehic	le, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	es		
o you ou own Cars	own, lease, or ha that someone else , vans, trucks, tra	ve legal or equi e drives. If you le actors, sport uti Toyota	itable intere ease a vehic	who has an interest in the property? Check one.	Do not deduct secured c	laims or exemptions. Pued claims on Schedule L		
o you ou own Cars	own, lease, or ha that someone else t, vans, trucks, tra No Yes Make: Model:	ve legal or equi e drives. If you le actors, sport uti Toyota Corolla	itable intere ease a vehic	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured c the amount of any secur Creditors Who Have Cla	laims or exemptions. Pu ed claims on <i>Schedule L</i> ims Secured by <i>Proper</i> ty		
Cars	own, lease, or ha that someone else t, vans, trucks, tra lo /es Make:	ve legal or equive drives. If you leactors, sport utiling Toyota Corolla 2019	itable intere ease a vehic	who has an interest in the property? Check one.	Do not deduct secured c	laims or exemptions. Pu ed claims on Schedule I ims Secured by Propert		
O you ou own Cars	own, lease, or ha that someone else s, vans, trucks, tra No (es Make: Model: Year:	ve legal or equi e drives. If you le actors, sport uti Toyota Corolla 2019 leage: 2064	itable intere ease a vehic	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured c the amount of any secur Creditors Who Have Cla	laims or exemptions. Pu ed claims on Schedule ims Secured by Propert Current value of		
you u own	own, lease, or ha that someone else t, vans, trucks, tra No Yes Make: Model: Year: Approximate mil Other informatio My Jeep was tota	ve legal or equie drives. If you leactors, sport utilization actors acto	itable intere	Who has an interest in the property? Check one. XD Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured c the amount of any secur Creditors Who Have Cla. Current value of the entire property?	laims or exemptions. Pued claims on Schedule lims Secured by Propert Current value of portion you own		
you u own	own, lease, or hat that someone else, vans, trucks, trades Make: Model: Year: Approximate mil Other informatio My Jeep was total u own or have model Make:	ve legal or equie drives. If you leactors, sport utilization actors acto	itable intere	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured c the amount of any secur-Creditors Who Have Cla. Current value of the entire property? \$ 22,000.00	laims or exemptions. Pued claims on Schedule lims Secured by Propert Current value of portion you own \$_, 22,000.00 claims or exemptions. Pued claims on Schedule		
Cars Cars 3.1.	own, lease, or ha that someone else to vans, trucks, tra to Yes Make: Model: Year: Approximate mil Other informatio My Jeep was tota u own or have mod Make: Model: Year:	ve legal or equie drives. If you lead to actors, sport utileactors, sp	itable intere	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured c the amount of any secure Creditors Who Have Cla. Current value of the entire property? \$ 22,000.00	laims or exemptions. Pued claims on Schedule Lims Secured by Property Current value of portion you own? \$_,22,000.00 claims or exemptions. Pued claims on Schedule Lims Secured by Property		
Cars X 3.1.	own, lease, or hat that someone else that someone else to that someone else to that someone else to that someone else to that someone else that some	ve legal or equive drives. If you lead to the corolla	itable intere	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured c the amount of any secur Creditors Who Have Cla Current value of the entire property? \$ 22,000.00 Do not deduct secured of the amount of any secur Creditors Who Have Cla Current value of the	laims or exemptions. Pued claims on Schedule Lims Secured by Property Current value of portion you own' \$, 22,000.00 claims or exemptions. Pued claims on Schedule Lims Secured by Property		

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 12 of 73

otor 1	Vivian First Name	Tabatha Middle Name	Polo Last Name						
3.3.	Make:			Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla the amount of any secured Creditors Who Have Claim	claims on Schedule D:			
	Model: Year:			☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Current value of the entire property?				
	Approximate r	nileage:		☐ At least one of the debtors and another	, ,				
	Other information	tion:		☐ Check if this is community property (see instructions)	\$	\$			
3.4.	Make:			Who has an interest in the property? Check one.	Do not deduct secured cla	d claims on Schedule D:			
	Model:			☐ Debtor 1 only ☐ Debtor 2 only	Creditors Who Have Clain	is Secured by Propeπy.			
	Year:			Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the	Current value of th			
	Approximate i	mileage:	<u>.</u>	At least one of the debtors and another	entire property?	portion you own?			
	Other informa	_			Φ.	¢			
				Check if this is community property (see instructions)	\$	Φ			
Exai X□ 1	<i>nples:</i> Boats, tr No	t, motor homes, railers, motors, pe	ATVs and oth	er recreational vehicles, other vehicles, and accessoraft, fishing vessels, snowmobiles, motorcycle accessor	ssories ories				
Exai	<i>nples:</i> Boats, tr No	ailers, motors, pe	rsonal wateror	er recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessor. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	d claims on Schedule L ms Secured by Property Current value of			
Exai	mples: Boats, tr No Yes Make: Model: Year: Other informa	railers, motors, pe	rsonal wateror	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured cl the amount of any secure Creditors Who Have Clai	d claims on Schedule L ms Secured by Property Current value of portion you own?			
Example 16 A.1.	mples: Boats, tr	railers, motors, perailers,	rsonal wateron	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property? \$	d claims on Schedule L ms Secured by Property Current value of portion you own' \$			
Exai	mples: Boats, tr No Yes Make: Model: Year: Other informs	ation:	rsonal wateron	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	d claims on Schedule L ms Secured by Property Current value of portion you own? \$			
Example 1	mples: Boats, tr	railers, motors, perailers,	rsonal wateron	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property? \$ Do not deduct secured of the amount of any secure	d claims on Schedule L ms Secured by Property Current value of portion you own? \$			
Example 16 A.1.	mples: Boats, tr	ation:	rsonal wateron	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	d claims on Schedule Lims Secured by Property Current value of portion you own \$			
Example 1	mples: Boats, tr	railers, motors, perailers, peraile	rsonal wateron	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property? \$	d claims on Schedule L ms Secured by Property Current value of portion you own' \$ laims or exemptions. Pued claims on Schedule lims Secured by Property Current value of			
Example 16 A.1.	mples: Boats, tr	railers, motors, perailers, peraile	rsonal wateron	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property? \$	d claims on Schedule Lims Secured by Property Current value of portion you own \$			
4.1.	mples: Boats, tr	ation:	st here:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property? \$	d claims on Schedule L ms Secured by Property Current value of t portion you own? \$			

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 13 of 73

Tabatha Polo Case number (if known)_ Vivian Debtor 1 Last Na First Name Middle Name **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware \$700.00 Major Appliance, Furnture X Yes. Describe...... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No X Yes. Describe......Television, Computer \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles X No Yes. Describe...... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments X No ☐ Yes. Describe...... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes, Describe...... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No \$400.00 X Yes. Describe......Everyday clothes 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver XQ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses X No Yes. Describe...... 14. Any other personal and household items you did not already list, including any health aids you did not list

\$1,500.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

Yes. Give specific information......

XQ No

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 14 of 73

Case number (if known)_

Polo

Tabatha

Vivian

ebtor 1	Vivian	Tabatha		Case number (if known)	
i i	First Name	Middle Name	Last Name		
rt 4: Des	scribe Yo	ur Financial As	ssets		
الكفا					Current value of the
you own o				any of the following?	portion you own?
				성용성(여행, 유요리 기업 대통원 기업시간) 이 18 보다	Do not deduct secured clair
				사람님님 이후에 설레들은 얼마나 가는 하다 이름을	or exemptions.
Cash Evennles:	Monovivou	have in your walls	et in vour hom	ne, in a safe deposit box, and on hand when you file your petition	
Examples.	Money you	nave in your wait	ot, in your non	o, in a conc acpetitude, and	
☐ No					
☐ Yes				Cash:	\$
Deposits o	of money			in a continuous in arodit unions, brokerage houses	
Examples:	Checking, s	savings, or other t	financial accou	Ints; certificates of deposit; shares in credit unions, brokerage houses, Iultiple accounts with the same institution, list each.	
	and other s	irmai mstitutions.	, ii you navo n	iditiple decedine with the cases were,	
U No				to the fire name.	
Yes				Institution name:	
				Bank Of America #8387	\$200.00
		17.1. Checking	account:	Daily Of Adiotica 1988	-
		17.2. Checking	account:		\$
		17.3, Savings a	eccount:		\$
		17.4. Savings a	account:		\$
		17.5. Certificate	es of deposit:		\$
		17.6. Other fina	ancial account:		\$
		17.7. Other fina	ancial account:		\$
		17.8. Other fina	ancial account:		\$
		17.9. Other fina	ancial account:		\$
Bonds, m	utual funds	, or publicly trac	led stocks	a	
Examples:	: Bond funds	s, investment acco	ounts with brol	kerage firms, money market accounts	
X No					
Yes		Institution or is	ssuer name:		
					\$
					_
3. Non-publ	licly traded	stock and intere	ests in incorp	orated and unincorporated businesses, including an interest in	
). Non-publ an LLC, p	licly traded partnership	stock and intere	ests in incorp ire	orated and unincorporated businesses, including an interest in	
an LLC, p	licly traded partnership	, and joint ventu	re	orated and unincorporated businesses, including an interest in % of ownership:	
an LLC, p X□ No	partnership	, and joint ventu Name of entity	y:	% of ownership:	\$
an LLC, p X□ No □ Yes. G inform	partnership Give specific nation about	, and joint ventu Name of entity	y:	% of ownership:%	
an LLC, p X□ No □ Yes. G inform	partnership	, and joint ventu Name of entity	y:	% of ownership:	\$ \$

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 15 of 73

ebtor 1	Vivian		Polo	Case number (if known)	
COLOI I	First Name	Middle Name	Last Name		
, was proper to the control of the c		and the second s			
Governi	ment and corp	orate bonds and ot	ner negotiable and	non-negotiable instruments	
Negotial Non-neg	ble instruments potiable instrum	include personal che nents are those you ca	cks, cashiers' check annot transfer to son	ks, promissory notes, and money orders. neone by signing or delivering them.	
XQ No					
	Give specific	Issuer name:			
	mation about				\$
					\$
					\$
. Retirem Example	nent or pensiones: Interests in	n accounts IRA, ERISA, Keogh,	401(k), 403(b), thrift	savings accounts, or other pension or profit-sharing plans	
X No					
☐ Yes	. List each	Torrest	Institution name:		
acco	ount separately	Type of account:			\$
		401(k) or similar plar	n:		
		Pension plan:			\$
		IRA:			\$
		Retirement account:			\$
		Keogh:			\$
		Additional account:			\$
					\$
		Additional account:			Ψ
2. Securit	y deposits an	d prepayments		cov continuo contina or usa from a company	
Your sh	nare of all unus les: Agreement	ed deposits you have is with landlords, pret	made so tnat you п paid rent, public utilit	nay continue service or use from a company ies (electric, gas, water), telecommunications	
compai	nies, or others	to man lama and and prop	, ,	•	
XQ No					•
☐ Yes	3		Institution name or in-	dividual:	
		Electric:			\$
		Gas:			\$
		Heating oil:			\$
		Security deposit on	rental unit:		\$
		Prepaid rent:			\$
		Telephone:			\$
		Water:			\$
		Rented furniture:			\$
		Other:			\$
3 Annuit	ties (A contract	for a periodic payme	nt of money to you,	either for life or for a number of years)	
3. Alliidii No		F F/			
	' 'S	Issuer name and	description:		
∟ 1€		13500, Hamo dila			\$
					\$
				··	\$

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Page 16 of 73 Document

Case number (if known)_

Polo

Tabatha

Vivian

Debtor 1	Vivian	Tabatha	Polo	Case number (if known)		
	First Name	Middle Name	Last Name			
				BLE program, or under a qualified state tuiti	on program.	
4. Interests 26 U.S.C	s in an educat C. 88 530(b)(1)	tion IRA, in an), 529A(b), and	529(b)(1).	DLE program, or under a quamica care tain	p g	
X No	30 - (// /	,, ,,,				
		Institu	tion name and descriptior	n. Separately file the records of any interests.11	U.S.C. § 521(c):	
						\$
						\$
						\$
						as an area
5. Trusts, exercis	equitable or f able for your	uture interests benefit	s in property (other than	anything listed in line 1), and rights or powe	ers	
X No		Angeling of the season and the seaso				1
	. Give specific					\$
info	rmation about	tnem			and the second s	exclusion of the
26. Patents	s, copyrights,	trademarks, ti	ade secrets, and other i	ntellectual property		
Exampl	les: Internet do	main names, w	rebsites, proceeds from ro	yalties and licensing agreements		100
X No					***	
	s. Give specific					\$
IIIIO	imation about					2
27. Licens	es, franchises	s, and other ge	neral intangibles		P	\$ 2 2 3 1
Examp	les: Building p	ermits, exclusiv	e licenses, cooperative as	ssociation holdings, liquor licenses, professional	licenses	
XQ No		Agency representative from the second				
☐ Yes	s. Give specific ormation about	them				\$
mic	mation about					j Bolovski povani i propinstva
Money or	property owe	ed to you?		보이는 물리를 불통했다며 하루스 마음을 걸		Current value of the portion you own?
						Do not deduct secured
				ke () 12 ([12] () 하는 사람들이 되었다.		claims or exemptions.
28. Tax ref	funds owed to	you				
XQ No						
☐ Ye	s. Give specific	c information including whetl	ner	Fede	eral:	\$
	you already	filed the returns	5	State	ə :	\$
	and the tax	years	********	Loca	al:	\$
29. Family	y support			Your and Manager to	ronorty sottlame	int
Examp	oles: Past due	or lump sum ali	mony, spousal support, c	hild support, maintenance, divorce settlement, p	noperty settleme	ant.
XQ No			Personal of the Administration of the Admini			
☐ Ye	s. Give specifi	ic information		Alimo	ony:	\$
				Main	tenance:	\$
				Supp		\$
			***************************************		rce settlement:	\$
				Prop	erty settlement:	\$
30. Other Exam	alog: Uppgid M	neone owes yo	insurance payments, disa	ability benefits, sick pay, vacation pay, workers'	compensation,	
		ecurity benefits;	unpaid loans you made t	O SOUTIBOLIE CISC		
XQ No		ic information			The second secon	
∟ Ye	es. Give specif	ic information				\$
			l .			

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 17 of 73

Debtor 1	Vivian	Tabatha	Polo	Case number (if known)	
Debtor 1	First Name	Middle Name	Last Name		
		er of commence or an are an are			
31. Interest	ts in Insurance les: Health, disa	e policies ability, or life insu	rance; health savings account (F	ISA); credit, homeowner's, or renter's insurance	
X No					
		urance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy	and list its value			\$
					\$
					\$
32. Any int	terest in prope	erty that is due y	you from someone who has die	ed	:
propert	ty because som	ary of a living trus eone has died.	st, expect proceeds from a life in	surance policy, or are currently entitled to receive	\$ 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5
X No					
☐ Yes	s. Give specific	information			\$
			A consequence of the second se		
33. Claims	s against third les: Accidents,	employment disp	r or not you have filed a lawsu outes, insurance claims, or rights	it or made a demand for payment s to sue	
X No					
☐ Ye	s. Describe eac	ch claim			\$
	. U.s. sand made	l unliquidated e	Company of the control of the contro	ng counterclaims of the debtor and rights	
34. Other to set	contingent and off claims	a unnquidated c	idinis of every nature, mordan	2	
XQ No					
☐ Ye	s. Describe ead	ch claim			\$
		did not alre	andu liet		
_		you did not aire	ady nat		
X No	=	information			\$
	707 G (10 G p = =				
36 Add tl	he dollar value	of all of your e	ntries from Part 4, including a	ny entries for pages you have attached	*200.00
for Pa	art 4. Write that	t number here		·	\$200.00
	and the second s		The second of the second secon		And the same and continuous and the supplicated and the supplications are a supply a process of the same and
			-	a the substance in Link only	roal actate in Part 1
Part 5:	Describe	Any Busine	ss-Related Property Yo	u Own or Have an Interest In. List any	real estate in Fait ii
37. Do yo	u own or have	any legal or eq	uitable interest in any busines	s-related property?	
	o. Go to Part 6.				
□ Y6	es. Go to line 3	8.			
					Current value of the portion you own?
A COLUMN TO THE					Do not deduct secured claims
					or exemptions.
38. Acco	unts receivabl	e or commissio	ns you already earned		
Пи					
☐ Y	es. Describe				\$
30 Offic	e equipment, f	urnishings, and	supplies		
Exam	ples: Business-re	lated computers, so	oftware, modems, printers, copiers, fa	x machines, rugs, telephones, desks, chairs, electronic devic	es
ΠN					
□ Y	es. Describe				\$
1		The second secon			

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 18 of 73

Debtor 1	Vivian	Tabatha	Polo	Case number (if known)	
Debtor ?	First Name	Middle Name	Last Name		
					1
		Inmant our	nlice you use in husine	ss, and tools of your trade	
40. Machine	ery, fixtures, e	գաւթյուеու, եսբ	plies you ase in busine	oo, and toolo of your many	PP Construction
☐ No					1
☐ Yes.	Describe				\$
					Si tron con
					t de
41. Inventor	rv				e de la companya de l
☐ No	,				1
	Describe				\$
					11 takey
42. Interest	s in partnersh	ips or joint ve	ntures		h.
☐ No					Yes
	Describe	Name of entity		% of ownership:	
—		ivalle of entity		%	\$
					1
				%	\$
				%	\$
					El color
43 Custom	ıer lists, mailir	ng lists, or oth	er compilations		and the second s
□ No					or the section of the
☐ Yes	Do vour lists	include perso	nally identifiable inforr	nation (as defined in 11 U.S.C. § 101(41A))?	
Tenna 100		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	□ No				
	Yes, Desc	cribe			\$
		l manager trait	did not already list		Visit Clare
	siness-related	property you	did not alleady list		t vormels
☐ No					
	s. Give specific				\$
IIIIO	illiauoii				\$
i B					\$
					\$
					\$
ļ					\$
					\$
		-5-11-5	entrice from Dart E. incl	uding any entries for pages you have attached	\$).00
45. Add th	e dollar value	of all of your	entries from Fart 5, mor	→ manufacture for pages year the formation in pages year	\$2.00
tor Par	rt 5, write that	number nere .			
			The St. Name and St. Ass. Section 50, 100 The St.	or the first and an amount of the second state of the first and the firs	and the second s
					1
Part 6:	Describe A	any Farm- an	d Commercial Fishir	ng-Related Property You Own or Have an Interest I	n.
	If you own o	or have an inte	rest in farmland, list it i	in Part 1.	
A COLOR DE LIGITATION	I	000			
46. Do VOI	own or have	any legal or e	quitable interest in any	farm- or commercial fishing-related property?	
	. Go to Part 7.				
	s. Go to line 47				en e
100	, , , , , , , , , , , , , , , , ,				Current value of the
					portion you own?
					Do not deduct secured claims
					or exemptions.
47. Farm					
Examp	oles: Livestock,	poultry, farm-ra	aised fish		
☐ No					
	, 18				
want IC					•
					\$
1		and the second s			

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 19 of 73

Debtor 1	Vivian	Tabatha	Polo	Cas	se number (if known)	· · · · · · · · · · · · · · · · · · ·
Debior 1	First Name	Middle Name	Last Name			
_						.Printer and
48. Crops-	-either growin	g or harvested		:		
	s. Give specific					•
	rmation					\$
☐ No			nents, machinery, fixture	es, and tools of trade		Augus i un minde tradition
☐ Yes	S					\$
50. Farm a	nd fishing sup	plies, chemica				
☐ No						The state of the s
☐ Ye	S					\$
				1. 1. 1. 1.		
51. Any fa No		ercial fishing-r	elated property you did i			
☐ Ye	s. Give specific					d
	ormation	L		77	Ĭ	\$
52. Add th	e dollar value	of all of your e	ntries from Part 6, includ	ding any entries for pages y	you have attached	\$ <u>0.00</u>
for Pa	rt 6. Write that	number nere		man of the particular and the pa	the of Summary 1995, the first of the same	the particular annual particular to the contract of the contra
						Commence of the commence of th
Part 7:	Describe	All Property	y You Own or Have	an Interest in That \	ou Did Not List Above	
53 Do vo	u have other p	roperty of any	kind you did not already	list?		v-1
Examp	les: Season ticket	s, country club me	embership			The state of the s
XQ No			1994 - 1994 - 1995 - 19			\$
	es. Give specific formation					\$
						\$
				that were born borns	~	\$0.00
54. Add th	ne dollar value	of all of your e	entries from Part 7. Write	that number nere	→	
		e pangan panan ana ay iya iya na masan iya iya i		and the second control of the second control		
Part 8:	List the	Totals of Ea	ch Part of this Form	11		
55. Part 1	: Total real est	ate, line 2			→	\$ <u>223,000.00</u>
56. Part 2	: Total vehicle	s, line 5		\$2,000.00		
57. Part 3	: Total person	al and househo	old items, line 15	\$,500.00		
58. Part 4	: Total financia	al assets, line 3	36	3 00.00		
59. Part 5	i: Total busine:	ss-related prop	perty, line 45	9 .00		
60. Part 6	s: Total farm- a	nd fishing-rela	ted property, line 52	\$.00		
61. Part 7	': Total other p	roperty not list	ted, line 54	+ \$ <u>.00</u>	- ''s	grant in the common and the common a
62. Total	personal prop	erty. Add lines	56 through 61	\$3,700.00	Copy personal property total >	+ \$ <u>23,700.00</u>
					3	
63. Total	of all property	on Schedule A	A/B. Add line 55 + line 62.			\$246,700.00
į.						

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Page 20 of 73 Document Fill in this information to identify your case: Polo Vivian Debtor 1 Middle Name Debtor 2 Last Name (Spouse, if filing) First Name Virginia Western District of United States Bankruptcy Court for the: ☐ Check if this is an amended filing (If known) Official Form 106C Schedule C: The Property You Claim as Exempt 04/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Identify the Property You Claim as Exempt Part 1: 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) X You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Specific laws that allow exemption Current value of the Amount of the exemption you claim Brief description of the property and line on Schedule A/B that lists this property portion you own Check only one box for each exemption. Copy the value from Schedule A/B 34 - 4Brief \$223,000.00 XQ \$ 215 Remington Pl, VA description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: 34-26(8), Brief X□ \$ Toyota Corolla 2019 \$22,000.00 description: ☐ 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: 34-26(4a), X□ \$ \$400.00 Appliances, Furnture description: ☐ 100% of fair market value, up to Line from any applicable statutory limit 6.1 Schedule A/B: 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 21 of 73

Debtor 1

Vivian Tabatha Polo
First Name Middle Name Last Name

Case number (if known)_____

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88 1 :	2:11		41
Stant.	No.		and the

Additional Page

	-			Specific laws that allow exemption
Brief description Schedule A	on of the property and line /B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Shecilic Iawa (uat allow exembrion
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	Television, Computer	\$100.00	XD \$	34-26(4a)
description: Line from Schedule A/B:	7.1		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$400.00	XQ \$	34-26(4)
Line from Schedule A/B:	11.1		☐ 100% of fair market value, up to any applicable statutory limit	
			and the second was a second to the second se	34-26
Brief description:	Bank of America #8387	\$200.00	\$	
Line from Schedule A/B:	17.1		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		. \$		
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief		\$	_ 🗆 \$	
description: Line from Schedule A/B:		1	100% of fair market value, up to any applicable statutory limit	
Brief		£	□ \$	
description:			100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	_ 📮 \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		_ \$	\$	
Line from Schedule A/B.			☐ 100% of fair market value, up to any applicable statutory limit	
00,,044,074			The second secon	
Brief description:			_ 🗆 \$	
Line from Schedule A/B			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	_ 🗓 \$	
Line from Schedule A/B	<u> </u>		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	\$ \$ 100% of fair market value, up to	
Line from Schedule A/E			any applicable statutory limit	
Brief		\$	_ \$	
description:		Φ	100% of fair market value, up to	
Line from Schedule A/E	3:		any applicable statutory limit	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 22 of 73

Fill in this information to identify your case	D1.			
Debtor 1 Vivian Tabath First Name Middle N				
Debtor 2	ame Last Name			
(Spodse, It ming) That have	District of Virginia			
United States Bankruptcy Court for the: Western	(State)			
Case number(If known)			☐ Check it	
			amende	ea ming
Official Form 106D				
	s Who Have Claims Secur	and the second section of the second section is the second section of the section of the second section of the section of the second section of the section of th		12/15
information. If more space is needed, cop additional pages, write your name and cas		qually responsible fo and attach it to this	or supplying correct form. On the top of	any ·
1. Do any creditors have claims secured by	y your property? m to the court with your other schedules. You have noth	ing else to report on t	his form.	
Yes. Fill in all of the information below.		,		
Part 1: List All Secured Claims			Column P	Column C
2. List all secured claims, If a creditor has r	nore than one secured claim, list the creditor separately	Column A Amount of claim	Column B Value of collateral	Unsecured
for each claim. If more than one creditor h	nas a particular claim, list the other creditors in Part 2. nabetical order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
Seterus Inc	Describe the property that secures the claim:	\$84,440.00	\$23,000.00	\$
Creditor's Name 14523 SW Millikan Wayste 200 Number Street	215 Remington Place, Charlottesville, VA 22903			
Number Sueet	As of the date you file, the claim is: Check all that apply	T,		
	Contingent			
Beaverton OR 97005 City State ZIP Code	Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
X Debtor 1 only	X An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
Debtor 1 and Debtor 2 only At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)			
☐ Check if this claim relates to a community debt				
Date debt was incurred2016	Last 4 digits of account number <u>O 4 3 7</u>			
Ally	Describe the property that secures the claim:	\$22,000.00	\$ 22,000.00	\$
Creditor's Name	Toyota, Corolla 2019			
PO Box 380902 Number Street	-			
	As of the date you file, the claim is: Check all that appl	y .		
Bloomington MN 55438 City State ZIP Code	Contingent Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
X Debtor 1 only	X An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
Debtor 1 and Debtor 2 only At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)			
Check if this claim relates to a community debt	Last 4 digits of account number 8 3 5 6			
Date debt was incurred2018	Column A on this page. Write that number here:	\$ 206,440.00		

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 23 of 73

Polo Case number (if known)___ Tabatha Vivian Debtor 1 List Others to Be Notified for a Debt That You Already Listed Part 2: Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? ___ Last 4 digits of account number ___ __ __ Name Street Number State ZIP Code City On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____ ___ ___ Name Street Number ZIP Code State City On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____ ___ Name Number Street ZIP Code State City On which line in Part 1 did you enter the creditor? ___ Last 4 digits of account number ___ ___ Name Number Street ZIP Code State City On which line in Part 1 did you enter the creditor? ___ Last 4 digits of account number ___ __ ___ Name Number Street State ZIP Code City On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ___ ___ ___ Name Street Number ZIP Code State City

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 24 of 73

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Deb	votor 1	ivian	Tabatha	Polo					
	ī	us' la tine	Mil De Nare	Lut Mame					
	itor 2 Juse, it titings. T	ACCO A COMPA	Matta Nume	€ 1-2-3-42 m					
Unit	ted States Ba	nkruptcy Court for the	Western	Cusulot c	Virginia				
	nown) e number _		M - 4000	. 51	(ste-)				k if this is an ided filing
Off	ficial Fo	orm 106E/F							
Sc	hedul	le E/F: Cre	ditors W	<i>I</i> ho Have l	Insecure	d Claim	IS		12/15
List (A/B: credi	the other p Property (fitors with pled, copy the additional please of the copy the additional please of the copy the additional please of the copy the copy the copy the additional please of the copy t	and accurate as po arty to any executor Official Form 106A/B bartially secured clai ne Part you need, fill pages, write your na	y contracts or u i) and on Schedu ms that are liste i it out, number t me and case nu	nexpired leases that the G: Executory Co d in Schedule D: Cr he entries in the bo mber (if known).	could result in a c intracts and Unexploaditors Who Have (ilaim. Also lis ired Leases (C Claims Secure	t executory co ifficial Form 10 id by Property.	ntracts on So 16G). Do not i . If more spac	nclude any te is
2. L e n	No. Go to Yes List all of your each claim la conpriority a insecured co	our priority unsecur- sted identify what typ mounts. As much as l laims, fill out the Cont	ed claims, If a crope of claim it is. If possible, list the claim it and a claim it is a fire of the claim.	editor has more than a claim has both prio claims in alphabetical Part 1. If more than o	ity and nonpriority a order according to t ne creditor holds a p	imounts, list tha he creditor's na particular claim	it claim nere an ime. If you have	ia snow both p e more than tv	monty and vo priority
(1	For an expla	anation of each type o	of claim, see the i	nstructions for this for	m in the instruction	booklel.)	Total claim	Priority amount	Nonpriority amount
2 1					and amples		\$	3	_ S
Ш	Phoraly Credito	as s Noose		_	ount number				
	Number	Street		When was the deb	incurred?				
	Aprilei	0000		As of the date you	file, the claim is: Ch	eck all that apply			
		A	Bil. 3	☐ Contingent					
	City	State		Umbquidated					
		red the debt? Check of	36	Disputed					
	Deptor 1	•		Tune of BBIOBITY	unsecured claim:				
	Deptor 2	z only 1 and Debtor 2 only							
		one of the debtors and a	mother	Domestic suppor		d			
		if this claim is for a co			n other debts you owe or personal injury while				
				intoxicated	Or personal admy was	a you were			
	Is the clair	n subject to offset?		☐ Other Specify _					
	Yes								
2.2				t act Artinits of ac	count number		•	5	s
لـــــــا	Priority Credit	ers Name	, in the state of	When was the deb	-		٧		
				When was the den					
	Nu nper	Street		As of the date you	file, the claim is: Ch	neck all that apply			
			MANUAL PROPERTY AND ADDRESS OF THE PARTY AND A	Controgent					
	City	State	ZIP Code	☐ Unliquidated					
		rred the debt? Check o	ne	☐ Disputed					
	☐ Debtor			Type of PRIORIT	/ unsecured claim	:			
	Debtor :			Domestic suppo					
		1 and Dabter 2 only			n ether debts you owe	the government			
		one of the debtors and a			or personal injury while				
	☐ Check	if this claim is for a c	ommunity debt	intoricated	- Learning admit wan	4			
	Is the clair	m subject to offset?		☐ Other Specify_		A Million of the state of the s	•		
	□ No □ Yes								

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Document Page 25 of 73 Vivian Tabatha Polo Case number (if known) Debtor 1 First Name List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim **AES/BHEA-US Bank** Last 4 digits of account number 27,943.00 Nonpriority Creditor's Name 2005 When was the debt incurred? PO Box 610447 Number PA 17106 Harrisberg As of the date you file, the claim is: Check all that apply. State ZIP Code ☐ Contingent Who incurred the debt? Check one. Unliquidated ■ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Student loans Obligations arising out of a separation agreement or divorce ☐ Check if this claim is for a community debt that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? Other, Specify XD No Yes 5,451.00 Last 4 digits of account number 9 7__ Bank of America When was the debt incurred? 2014 Nonpriority Creditor's Name PO Box 982238 Number As of the date you file, the claim is: Check all that apply. 79998 TX El Paso ZIP Code State Contingent ■ Unliquidated Who incurred the debt? Check one. Disputed XD Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce Check if this claim is for a community debt that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? X Other. Specify Credit Card X No Yes Last 4 digits of account number 9 1 2 9 3,448.00 Bank of America Nonpriority Creditor's Name When was the debt incurred? PO Box 982238 79998 As of the date you file, the claim is: Check all that apply. El Paso ZIP Code Contingent Who incurred the debt? Check one. Unliquidated Debtor 1 only Disputed Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Student loans Obligations arising out of a separation agreement or divorce ☐ Check if this claim is for a community debt that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card XQ No

Yes

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Document Page 26 of 73 Vivian Tabatha Polo Case number (if known) Middle Name First Namo Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim Last 4 digits of account number 8 6 0 3 518.00 Kohls Department Store Nonpriority Creditor's Name 2016 When was the debt incurred? PO Box 3115 Number As of the date you file, the claim is: Check all that apply. Milwaukee WI 53201 State ZIP Code Contingent ■ Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts
Other. Specify Credit Card Is the claim subject to offset? X No Yes s778.00 Last 4 digits of account number Synchrony Bank/Care Credit Nonpriority Creditor's Name PO Box 965036 Number FI 32896 Orlando State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? XQ No ☐ Yes Synchrony Bank/Sam Club Nonpriority Creditor's Name

When was the debt incurred? 2013	
As of the date you file, the claim is: Check all that apply.	
Contingent Unliquidated	
☐ Disputed	
Type of NONPRIORITY unsecured claim:	
☐ Student loans	
Obligations arising out of a separation agreement or divorce that	
you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Other, Specify Charge Card	
	s <u>1,702.00</u>
Last 4 digits of account number 1 3 9 4	
When was the debt incurred? 2013	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Unliquidated	
Disputed	
Type of NONPRIORITY unsecured claim:	
☐ Student loans	
Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar debts	
Other. Specify Charge Account	
	
Vho Have Unsecured Claims	page3_o
HA HELE AMERICA TOWNS	

32896

ZIP Code

FL

State

PO Box 965005

X Debtor 1 only Debtor 2 only

Who incurred the debt? Check one.

At least one of the debtors and another

☐ Check if this claim is for a community debt

Debtor 1 and Debtor 2 only

is the claim subject to offset?

Number

XQ No ☐ Yes

Olando

Debtor 1

City

4.5

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Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 27 of 73

Debtor 1 Vivian Tabatha

ntha Polo

Case number (if known)

Jebtoi	First Name Middle Name Lost Name		- Annual Control of the Control of t
Part After	Your NONPRIORITY Unsecured Claims — Continual listing any entries on this page, number them beginning with		Tofal claim
_			AND STATE OF A STATE OF STATE
7	Portfolio Recovery	Last 4 digits of account number 8 6 7 0	s <u>836.00</u>
	Nonpriority Creditor's Name 120 Corparate Blvd Suite 100	When was the debt incurred? 2015	
	Number Street Norfolk VA 23502	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	Contingent Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	is the claim subject to offset?	Other. Specify Cerdit Card	
	X□ No □ Yes		
.8	Portfolio Recovery	Last 4 digits of account number	s1,759.00
	Nonpriority Creditor's Name	When was the debt incurred? 2015	
	120 Corparate Blvd Suite 100	_	
	Number Street Norfolk VA 23502	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	□ Contingent □ Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	🔁 Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loansObligations arising out of a separation agreement or divorce that	
		you did not report as priority claims	
	Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	
	Is the claim subject to offset?	CI Other. Specify	
	X□ No □ Yes		
.9		7 2 7 (s 1,530.00
	Capital One Bank USA	Last 4 digits of account number 7 2 7 6	-
	Nonpriority Creditor's Name 10700 Capital One Way	When was the debt incurred? 2016	
	Number Street	 As of the date you file, the claim is: Check all that apply. 	
	Richmond VA 23060	Contingent	
	City State ZIP Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	X☐ Debtor 1 only	CAMPINED CONTROL OF THE CONTROL OF T	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	 Student loans Obligations arising out of a separation agreement or divorce that 	
		you did not report as priority claims	
	Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	
	Is the claim subject to offset?	ALI Other Specify	

X No Yes

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Document Page 28 of 73 Vivian Tabatha Polo Case number (# known)_ Middle Name Find Name Your NONPRIORITY Unsecured Claims — Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Last 4 digits of account number 7 1 5 0 250.00 LL Bean/CBNA Nonpriority Creditor's Name 2016 When was the debt incurred? PO Box 6497 As of the date you file, the claim is: Check all that apply. Number 57117 SD Sioux Falls State ZIP Code Contingent ■ Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts
Other. Specify Credit Card is the claim subject to offset? XQ No ☐ Yes \$33.00 PennCredit Corp Nonpriority Creditor's Name 2015 When was the debt incurred? PO Box 69703 As of the date you file, the claim is: Check all that apply. Number 17106 PA Harrisberg Contingent State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Charge Is the claim subject to offset? XQ No Yes s 1,328.00 Last 4 digits of account number 3 6 5 0 Clover Lawen Village Owners Assoc.

Nonpriority Creditor's Name

Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

is the claim subject to offset?

PO Box 97795

Las Vegas

X Debtor 1 only

Debtor 2 only

Number

XO No ☐ Yes

Debtor 1

Part 2:

City

4.10

4.11

1.12

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 29 of 73

Case number (if known)_

Polo

Vivian

Debtor 1

Tabatha

ter listing any entries on this pa	age, number them t	peginning with 4.	5, followed by 4.6, and so forth.	Total claim
Citibank/Bestbuy			Last 4 digits of account number 5 8 4 3	s_2,174.00
Nonpriority Creditor's Name PO Box 790441			When was the debt incurred? 2014	
Number Street St. Louis	МО	63179	As of the date you file, the claim is: Check all that apply.	
City Who incurred the debt? Check	State	ZIP Code	☐ Contingent☐ Unliquidated☐ Disputed	
Debtor 1 only				
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and			 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Check if this claim is for a list the claim subject to offset?	community debt		Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	
X No Yes				
			Last 4 digits of account number	\$
Nonpriority Creditor's Name		***	When was the debt incurred?	
Number Street			As of the date you file, the claim is: Check all that apply.	
City Who incurred the debt? Check		ZIP Code	Contingent Unliquidated Disputed	
Debtor 1 only	0.110.		G Disputed	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors and	l another		Student loansObligations arising out of a separation agreement or divorce that	
Check if this claim is for a	-		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset? No Yes			Other. Specify	
			Last 4 digits of account number	S
Nonpriority Creditor's Name			When was the debt incurred?	
Number Street			As of the date you file, the claim is: Check all that apply.	
City	State	ZIP Code	☐ Contingent☐ Unliquidated	
Who incurred the debt? Check	cone.		☐ Disputed	
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			☐ Student loans	
At least one of the debtors and	d another		Obligations arising out of a separation agreement or divorce that	
☐ Check if this claim is for a is the claim subject to offset?			you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
No Yes			Committee of the commit	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 30 of 73

Debtor 1	Vivian	Tabatha	Polo	Case number (d known)
JONO! I	=	Middle March	Last Name	

Part 3: List Others to Be Notified About a Debt That You Aiready Listed

example, if a collection agen	cy is trying to d	collect from yo	your bankruptcy, for a debt that you already listed in Parts 1 or 2. For u for a debt you owe to someone else, list the original creditor in Parts 1 or more than one creditor for any of the debts that you listed in Parts 1 or 2, list the ons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
Sams Club/Synchrony			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
4125 Windward Plaza			Part 2: Creditors with Nonpriority Unsecured Claims
Number Street			, , ,
Alpharetta	GA	30005	Last 4 digits of account number
City	State	ZIP Code	
Midland Credit Management,	Inc		On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims
PO Box 13105 Number Street			Part 2: Creditors with Nonpriority Unsecured
Halliper Street			Claims
Roanok	VA	24031	Last 4 digits of account number 7 4 0 7
City	State	ZIP Code	
Synchrony Bank			On which entry in Part 1 or Part 2 did you list the original creditor?
Name	-		Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims
PO Box 965036			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Orlando	FL	32896	Last 4 digits of account number
City	State	ZIP Code	
Glasser & Glasser			On which entry in Part 1 or Part 2 did you list the original creditor?
Name 580 East Main St Suite 600			Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
Norfolk	VA	23510	Last 4 digits of account number 9 7 4 6
City	State	ZIP Code	
Tenaglia & Hunt P.A			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
12 S. Summit Ave. Suite 322			Part 2: Creditors with Nonpriority Unsecured
Number Street			Claims
Gaithersberg	MD	20877	Last 4 digits of account number 9 1 2 9
City	State	ZIP Code	
David T. Spruill, Esq.			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			4.6 (10k-1/1-1) D. Bald. On Jile - Will Drivite Hanney of Claims
120 Corporate Blub.			Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Norfork	VA	23502	Last 4 digits of account number 1 3 9 4
City	State	ZIP Code	
David T. Spruill, Esq.			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			4.7
120 Corporate Blub.			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Norfolk	VA	23502	8 6 7 0
City	State	ZIP Code	Last 4 digits of account number

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Page 31 of 73 Document Polo Tabatha Vivian Case number (# known), Debtor 1 Last Name Add the Amounts for Each Type of Unsecured Claim Part 4: 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim. **Total claim** 0.00 6a. 6a. Domestic support obligations Total claims from Part 1 6b. Taxes and certain other debts you owe the 6b. 0.00 government 6c. Claims for death or personal injury while you were 6c. intoxicated 0.00 6d. Other. Add all other priority unsecured claims. 0.00 6d. Write that amount here. 6e. 6e. Total. Add lines 6a through 6d. 0.00 **Total claim** 27,943.00 6f. 6f. Student loans Total claims from Part 2 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority 0.00 6g. 6h. Debts to pension or profit-sharing plans, and other 0.00 6h. similar debts 19,807.00

6i.

6j.

47,750.00

6i. Other. Add all other nonpriority unsecured claims.

Write that amount here.

6j. Total. Add lines 6f through 6i.

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 32 of 73

副	in this ir	formation to ide	entify your case:			
Deb	tor	Vivian First Name	Tabatha Middle Name	Polo Last Name		
	tor 2					
	use If filing)	First Name Bankruptcy Court fo	Middle Name Western	Lest Name District of Virginia		
Cas	e number	Bankruptcy Court ic	of the.	(State)	_	☐ Check if this is an
(if k	nown)					amended filing
O.(1		40C/	_			
		Form 1060		Contracts and	Unexpired Leases	12/15
Be a infor addit	s comple mation, tional pa Do you I \(\sum \) No. (\(\sum \) Yes. List sepi example unexpire	ete and accurate If more space is ges, write your i nave any execut Check this box an Fill in all of the in arately each pere r, rent, vehicle le d leases.	e as possible. If two needed, copy the a name and case num ory contracts or und file this form with the formation below ever	married people are filing too dditional page, fill it out, number (if known). expired leases? The court with your other sched The if the contracts or leases are The whom you have the contract the instructions for this form	gether, both are equally responsible for amber the entries, and attach it to this parallels. You have nothing else to report on the listed on Schedule A/B: Property (Official fact or lease. Then state what each contrain the instruction booklet for more example. State what the contract or lease	supplying correct ge. On the top of any s form. Form 106A/B). act or lease is for (for es of executory contracts and
ologi cooldanee in alest	City		State ZIP Co	ode	-	
2.2	Marie Control of the		145 - 150 -	-4000 -400		and the second of the second s
	Name				-	
	Number	Street			-	
January .	City		State ZIP Co			\$
2.3	Name		,		-	
documental (Algorithman)	Number	Street			-	
	City		State ZIP Co	ode		**************************************
2.4	Service and Control of the Control o				_	
	Name					
	Number	Street			_	
muntana	City		State ZIP C	ode		
2.5					_	
	Name					
Para Caracian Caracia	Number	Street			_	
	City		State ZIP C	ode	- To alam terman substitution to the second of the secon	entra de la companya

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 33 of 73

Fill in this	information to ide	entify your case:	
Debtor 1	Vivian First Name	Tabatha Middle Name	Polo Last Name
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name
United State	es Bankruptcy Court fo	or the:	District of Virginia (State)
Case numbe	er		

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

				AND SERVICE TO SERVICE SERVICES SERVICE	properties and the second seco				
	⊠ No	any codebtors? (I	f you are filing a joint case, do not	list either spouse a	s a codebtor.)				
	Yes		il d in a community proporti	v state or territory	Community	nroperty states and territories include			
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	🔲 No. Go to								
	Yes. Did	your spouse, forme	er spouse, or legal equivalent live	with you at the time?	1				
	☐ No								
	Yes.	In which community	y state or territory did you live?		. Fill in the na	ame and current address of that person.			
	Name	of your spouse, former s	pouse, or legal equivalent						
		,	,						
	Numb	er Street							
	City		State	ZIP Code					
	Schedule D Schedule E	(Official Form 106	SD), Sc <i>hedule E/F</i> (Official Form to fill out Column 2.	106E/F), or Sched	ule G (Officia Colu	e you have listed the creditor on all Form 106G). Use <i>Schedule D,</i> sumn 2: The creditor to whom you owe the debt all schedules that apply:			
3.1					П	Schedule D, line			
	Name					Schedule E/F, line			
						• • • • • • • • • • • • • • • • • • •			
	Number	Street				Schedule G, line			
	City		State	ZIP Code					
3.2					П	Schedule D, line			
	Name					Schedule E/F, line			
						Schedule G, line			
	Number	Street			Versual .	Scriedule O, line			
	City		State	ZIP Code					
3.3					П	Schedule D, line			
	Name					Schedule E/F, line			
						Schedule G, line			
	Number	Street			ل سیا	Ochedule O, line			
	City		State State	ZIP Code	- Carlotte Carlotte Control of the C				
	ETHINAL THE PARTY OF THE PARTY								

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 34 of 73

F	ill in this in	formation to ident	ify your case:				
	Debtor 1	Vivian	Tabatha	Polo			
		First Name	Middle Name	Last Name			
(5	Debtor 2 Spouse, if filing)		Middle Name	Last Name			
U	Inited States	Bankruptcy Court for th	ne: Western	District of Virginia	· · · · · · · · · · · · · · · · · · ·		
	Case number			-	´	Check if th	nis is:
Ľ	If known)	į.					ended filing
							plement showing postpetition chapter 13 e as of the following date:
		orm 106I	Manager and the second			MM / D	D/ YYYY
S	chec	lule I: Yo	our Income				12/15
su If y se	pplying co	rrect information.	If you are married and not to pouse is not filing with you the top of any additional p	illing jointly, and yo	our spouse is formation ab	iiving with y out vour spo	or 2), both are equally responsible for rou, include information about your spouse. use. If more space is needed, attach a known). Answer every question.
1.	Fill in you	ır employment on.		Debtor 1			Debtor 2 or non-filing spouse
	attach a s	e more than one job eparate page with n about additional s.	o, Employment status	Employed Not employ	/ed		☐ Employed ☐ Not employed
		art-time, seasonal, c oyed work.		Instructional Coac	ch		
***************************************		on may include stud naker, if it applies.	Occupation ent	Teachstone LLC			
· · · · · · · · · · · · · · · · · · ·			Employer's name				
***************************************			Employer's address	675 Peter Jefferso	n Parkway		
				Number Street			Number Street
				Charlottes	VA 229 State ZIF	11 Code	City State ZIP Code
			How long employed t	here? 6 Months	_		
	Part 2:	Give Details Ab	oout Monthly Income				
				orm. If you have noth	hing to report	for any line, w	rite \$0 in the space. Include your non-filing
W() Mechanica de montro	If you or y	nless you are separ /our non-filing spou you need more spac	ateu. se have more than one emplo ce, attach a separate sheet to	oyer, combine the info	formation for a	ill employers	for that person on the lines
ALL CASE AND EXPENSES PRODUCTION OF THE PROPERTY OF THE PROPER		,			FC	r Debtor 1	For Debtor 2 or non-filing spouse
	2. List mo deduction	nthly gross wages ons). If not paid mor	, salary, and commissions hthly, calculate what the mont	(before all payroll hly wage would be.	2. \$ <mark>4,5</mark>	82.00	\$
Acquire Company of Company	3. Estimat	e and list monthly	overtime pay.		3. +\$		+ \$
	4. Calcula	te gross income. A	Add line 2 + line 3.		4. \$ 4,5	82.00	\$0.00

Official Form 106l

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 35 of 73

Debtor 1	Vivian	Tabatha Middle Name	Polo Last Name		Case number (if k	(nown)		
	First Name	Migore Rame	Los Namo		For Debtor 1	For Debtor 2 or non-filing spous	e :-	
_			-	: → 4.	s4,582.00	\$ ^{0.00}	Earth-9	
Сору	/ line 4 here	*************************		7 4.	Ψ	Ψ		
5. List a	ıll payroll dedı	uctions:						
5a.	Tax, Medicare	, and Social Se	curity deductions	5a.	\$			
			etirement plans	5b.	\$	_ \$	_	
		tributions for re		5c.	\$	_ \$		
5d.	Required repa	syments of retir	ement fund loans	5d.	\$	\$		
5e.	Insurance			5e.	\$	_ \$		
5f.	Domestic sup	port obligation	3	5f.	\$	_		
	Union dues			5g.	.	_ \$		
5h.	Other deducti	ions. Specify:		5h.	+\$	_ + \$		
6. Add	d the payroll d	eductions. Add	lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h	. 6,	\$ 0.00	\$\frac{0.00}{		
7. Cal	culate total me	onthly take-hom	e pay. Subtract line 6 from line 4.	7.	\$_4,582.00	\$_0.00		
		me regularly rec						
8a.	profession, o	r farm	erty and from operating a business,					
The state of the s	receipts, ordin	ary and necessa	ry business expenses, and the total	8a.	\$	\$		
	Interest and o			8b.	\$	\$		
8c.	regularly rece	eive	at you, a non-filing spouse, or a depend	ent				
	settlement, an	d property settle		8c.	\$	<u> </u>		
1		nt compensation	on	8d.	\$	Φ		
	. Social Securi	-		8e.	\$			
8f.	Include cash a	assistance and the ve. such as food	e that you regularly receive he value (if known) of any non-cash assista stamps (benefits under the Supplemental or housing subsidies.	ance _ 8f.	\$	\$		
		ativement incom		8g.	\$	\$		
_		etirement incom		_	Ψ	+\$		
			ify:	_ 8h.	· -	_		
			sa + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00		4.500.00
10. Cald	culate monthly the entries in	y income. Add li line 10 for Debto	ne 7 + line 9. r 1 and Debtor 2 or non-filing spouse.	10.	. \$\\\\\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	_ + \$\frac{0.00}{		\$4,582.00
Incl frie	lude contributio nds or relatives	ns from an unma	ons to the expenses that you list in Scharried partner, members of your household	l, your o	dependents, your i			
1	not include any	amounts alread	y included in lines 2-10 or amounts that a	e not a	ivailable to pay exp	penses listed in Schedo	ule J. 11. +	\$
12 Adi	d the amount	in the last colur	nn of line 10 to the amount in line 11. T	ne resu	It is the combined	monthly income.		4,582.00
Wri	ite that amount	on the Summary	of Your Assets and Liabilities and Certain	ı Statis	tical Information, it	f it applies	12.	Combined monthly income
8	you expect a	n increase or d	ecrease within the year after you file thi	s form	?			
1	I №. I Yes. Explain:							
_	1		- Control - Cont					

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Page 36 of 73 Document Fill in this information to identify your case: Polo Tabatha Vivian Check if this is: Debtor 1 Middle Nan First Nam An amended filing Debtor 2 Middle Name (Spouse, if filing) First Name ☐ A supplement showing postpetition chapter 13 District of Virginia Western expenses as of the following date: United States Bankruptcy Court for the: (State) MM / DD / YYYY Case number Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Describe Your Household** Part 1: 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? ☐ No Does dependent live Dependent's Dependent's relationship to with you? Debtor 1 or Debtor 2 age Yes. Fill out this information for Do not list Debtor 1 and each dependent..... Debtor 2. ☐ No 10 Son Do not state the dependents' X Yes names. 12 ☐ No Daugther X Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes Do your expenses include X No expenses of people other than Yes yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form 106l.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$982.00 any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes Property, homeowner's, or renter's insurance

4d.

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 37 of 73

Polo Vivian Tabatha Case number (if known) Debtor 1 Middle Name First Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans 5. 6. Utilities: \$145.00 6a. Electricity, heat, natural gas 6a. s100.00 6b. Water, sewer, garbage collection s^{150.00} Telephone, cell phone, Internet, satellite, and cable services 6c. 6d. Other. Specify: _ ₽00.00 7. 7. Food and housekeeping supplies \$600.00 8. Childcare and children's education costs 9. \$ Clothing, laundry, and dry cleaning \$85.00 10. Personal care products and services 11. Medical and dental expenses \$^{360.00} Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations 14. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. 15a. Life insurance 15b. 15b. Health insurance \$181.00 15c 15c. Vehicle insurance 15d 15d. Other insurance. Specify:__ Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17. Installment or lease payments: g470.00 17a 17a. Car payments for Vehicle 1 17b. 17b. Car payments for Vehicle 2 17c. 17c. Other. Specify:_ 17d. 17d. Other. Specify:_ Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 1061). 18 Other payments you make to support others who do not live with you. 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property 20b. 20b. Real estate taxes 20c. 20c. Property, homeowner's, or renter's insurance 20d 20d. Maintenance, repair, and upkeep expenses \$113.00 20e. 20e. Homeowner's association or condominium dues

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 38 of 73

ebtor 1	_	vian	Tabatha	Polo	Case	number (if known)	
	F 	irst Name	Middle Name	Last Name			
Oth	ner. Spe	ecify:				21.	+\$
Cal	culate	your moi	nthly expenses.				
22a	a. Add li	nes 4 thro	ough 21.			22a.	\$ <u>4,136.00</u>
22b	. Сору	line 22 (n	nonthly expenses	for Debtor 2), if any, from Offi	icial Form 106J-2	22b.	\$
220	c. Add li	ne 22a ar	d 22b. The resul	is your monthly expenses.		22c.	\$ <u>4,136.00</u>
. Calc 23a.	-		thly net income.	onthly income) from Schedule	· 1.	23a.	4 ,582.00
23b.				om line 22c above.		23b.	-\$ ⁴ ,136.00
23c.			monthly expenses our <i>monthly net ir</i>	s from your monthly income. acome.		23c.	₫ 46.00
. Do	you exp	pect an ir	crease or decre	ase in your expenses withir	n the year after you file th	is form?	
For mor	exampl tgage p	le, do you payment to	expect to finish poincrease or dec	paying for your car loan within rease because of a modification	the year or do you expect you to the terms of your mor	your tgage?	
	No.		na di di Malaka da manganina manganina manganina da Manganina manganina manganina da Malaka Manganina manganin	\$			
-	Yes.	Explain	here:				

Official Form 106J Schedule J: Your Expenses page 3

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 39 of 73

ebtor 1	Vivian	Tabatha	Polo	
ientoi i	First Name	Middle Name	Last Name	
ebtor 2	E-11V-	Middle Name	Last Name	
Spouse, if filing)	First Name Bankruptcy Court for the:	Western		√irginia
nited States	Bankrupicy Court for the.		(Sta	ate)

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

ney to help you fill out bankruptcy forms?
. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
nmary and schedules filed with this declaration and
signature of Debtor 2
Date

Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Page 40 of 73 Document

Fill in this in	nformation to identify	your case:	
Debtor 1	Vivian First Name	Tabatha Middle Name	Polo Last Name
Debtor 2 (Spouse, if filing) United States) First Name Bankruptcy Court for the:	Middle Name Western District of	Last Name Virginia
Case number (If known)			-

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

ible. If two married people are filing together, both are equally responsible for supplying correct

art 1:	Give Details About Your Marital Statu	us and Where Yo	ou Lived Before	
What	is your current marital status?			
	larried ot married			
Durin	ng the last 3 years, have you lived anywhere o	ther than where y	ou live now?	
XO N	lo 'es. List all of the places you lived in the last 3 ye	ears. Do not include	where you live now.	
U Y	Debtor 1:	Dates Debtor 1	Debtor 2:	Dates Debtor 2 lived there
			☐ Same as Debtor 1	☐ Same as Debtor
		From	Number Street	From
	Number Street	To	Number Street	То
	City State ZIP Code		City State ZIP Code	
			Same as Debtor 1	Same as Debtor
		From	Number Street	From
	Number Street	То	Number Street	То
	City State ZIP Code		City State ZIP Code	
With	nin the last 8 years, did you ever live with a sp es and territories include Arizona, California, Idal	oouse or legal equ no, Louisiana, Neva	ivalent in a community property state or territory? (ida, New Mexico, Puerto Rico, Texas, Washington, and	Community property I Wisconsin.)

Part 2: Explain the Sources of Your Income

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 41 of 73

tor 1 First Nam	ne Middle Name	Last Name				
Fill in the total	any income from employ amount of income you rec a joint case and you have	ceived fro	m all jobs and all busin	esses, including part-tir	or the two previous caler ne activities. er Debtor 1.	ndar years?
☐ No☐ Yes. Fill in	the details.					
L 100. 1 m m		n	ebtor 1		Debtor 2	
		So	ources of income neck all that apply	Gross income (before deductions and exclusions)	Sources of Income Check all that apply.	Gross income (before deductions and exclusions)
	nuary 1 of current year u you filed for bankruptcy:	: _	Wages, commissions, bonuses, tips Operating a business	\$20,697.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
For last o	calendar year:		☐ Wages, commissions, bonuses, tips	\$ 42,278.00	Wages, commissions, bonuses, tips	\$
(January	1 to December 31,2017) [Operating a business		Operating a business	
	calendar year before that	t: 8	Wages, commissions, bonuses, tips	\$50,792.00	Wages, commissions, bonuses, tips	\$
/ 1	1 to December 312016) [Operating a business		Operating a business	
Did you recei Include incom unemploymen gambling and	ive any other income dur ne regardless of whether th nt, and other public benefit lottery winnings. If you are	nat incom t payment e filing a j	e is taxable. Examples ts; pensions; rental inco joint case and you have	of other income are allione; interest; dividends income that you receive	mony; child support; Social ; ; money collected from laws ved together, list it only once at you listed in line 4.	suits; royaities; and
Did you recei Include incom unemploymen gambling and	ive any other income dur ne regardless of whether th nt, and other public benefit lottery winnings. If you are rce and the gross income	nat incom t payment e filing a j from eact	ie is taxable. Examples ts; pensions; rental inco joint case and you have h source separately. Do	of other income are allione; interest; dividends income that you receive	; money collected from laws yed together, list it only once at you listed in line 4.	suits; royaities, and
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Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 42 of 73

Tabatha Polo Vivian Case number (if known) Debtor 1 First Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. X Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment for... Amount you still owe Total amount paid Dates of payment s2946 184,440.00 11-1-2018 X Mortgage Seterus Inc Creditor's Name ☐ Car 10-1-2018 14523 SW Millikan Wayste 200 ☐ Credit card Number Street Loan repayment 9-1-2018 ☐ Suppliers or vendors 97005 OR Beaverton Other ZIP Code City State ☐ Mortgage Creditor's Name ☐ Car Credit card Number Street Loan repayment ☐ Suppliers or vendors Other ZIP Code State City ■ Mortgage Creditor's Name ☐ Car Credit card Number Street Loan repayment ☐ Suppliers or vendors Other ZIP Code City State

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 43 of 73

ebtor 1	Vivian	Tabatha	Polo Last Name	Case number (if known)
	First Name	Middle Name	rast Marille	
Insid corp ager	ders include you orations of what, including on as child supp	our relatives; any g	general partners; re icer_director_ners	rou make a payment on a debt you owed anyone who was an insider? elatives of any general partners; partnerships of which you are a general partner; on in control, or owner of 20% or more of their voting securities; and any managing sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations,
.	Yes. List all pa	ayments to an insi	der.	Dates of Total amount Amount you still Reason for this payment payment owe
	Insider's Name			\$
	Number Stree	et		
	City	S	tate ZIP Code	
			n nga at a sa an	\$\$
	Insider's Name	et		
	City		State ZIP Code	
an	insider?		bankruptcy, did y	you make any payments or transfer any property on account of a debt that benefited by an insider.
X		t. Ut.b.an	efited on incider	
u	Yes. List all p	payments that ben	ented an insider.	Dates of Total amount Amount you still Reason for this payment payment owe Include creditor's name
	Insider's Name	3		\$\$
	Number Stre	eet		
	City		State ZIP Code	
				\$\$
	Insider's Name	e		
	Number Str	eet		
	Ciby		State ZIP Code	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 44 of 73

Case number (if known)_

Polo

Tabatha

Vivian

Debtor 1

hin 1 year before you filed for bate all such matters, including personal contract disputes.	ankruptcy, were nal injury cases, s	you a party in any lawsuit mall claims actions, divorce	t, court action, or administrative proc es, collection suits, paternity actions, su	eeding? oport or custody modificati
No				
Yes. Fill in the details.	Nature	of the case	Court or agency	Status of the case
			01	Pending
Case title			Court Name	On appeal
			Number Street	Concluded
Case number			City State ZIP Code	
and the second s				
			Court Name	Pending
Case title			Court Mame	On appeal
			Number Street	Concluded
Case number	, and a second		_	*119
	179		City State ZIP Code	
eck all that apply and fill in the del	tails below.	any of your property repo	ossessed, foreclosed, garnished, atta	ched, seized, or levied?
eck all that apply and fill in the del	tails below.	any of your property repo		st laan kestidir naat tulisu
eck all that apply and fill in the del No. Go to line 11.	tails below.			st laan kestidir naat tulisu
eck all that apply and fill in the del No. Go to line 11.	tails below.			Value of the propert
eck all that apply and fill in the del No. Go to line 11. Yes. Fill in the information below Creditor's Name	tails below.	Describe the property		Value of the propert
eck all that apply and fill in the de No. Go to line 11. Yes. Fill in the information below	tails below.	Describe the property Explain what happened	Date	Value of the propert
eck all that apply and fill in the de No. Go to line 11. Yes. Fill in the information below Creditor's Name	tails below.	Describe the property Explain what happened Property was repo	Date ssessed.	Value of the propert
eck all that apply and fill in the del No. Go to line 11. Yes. Fill in the information below Creditor's Name	tails below.	Describe the property Explain what happened Property was repo	Date ssessed. closed.	Value of the propert
eck all that apply and fill in the definition. No. Go to line 11. Yes. Fill in the information below Creditor's Name Number Street	tails below.	Explain what happened Property was repo Property was fored Property was garn	Date ssessed. closed.	Value of the propert
eck all that apply and fill in the defined No. Go to line 11. Yes. Fill in the information below Creditor's Name Number Street	tails below.	Explain what happened Property was repo Property was fored Property was garn	Date ssessed. closed. ished.	Value of the propert
eck all that apply and fill in the definition. No. Go to line 11. Yes. Fill in the information below Creditor's Name Number Street	tails below.	Explain what happened Property was repo Property was fored Property was garn Property was attact	Date ssessed. closed. ished. ched, seized, or levied.	Value of the propert
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eck all that apply and fill in the defined No. Go to line 11. Yes. Fill in the information below Creditor's Name Number Street	tails below.	Explain what happened Property was repo Property was fored Property was garn Property was attact	Date ssessed. closed. ished. ched, seized, or levied.	Value of the propert
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neck all that apply and fill in the define the last section of the	tails below.	Describe the property Explain what happened Property was repo Property was garn Property was attact Describe the property Explain what happened Property was repo Property was repo Property was fore Property was garn	Date ssessed. closed. ished. ched, seized, or levied. Date	Value of the propert

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 45 of 73

	Vivian	Tabatha	Polo	Case number (if known)
r 1	First Name	Middle Name	Last Nam	ne
				was a second of any amounts from your
Wit	hin 90 days be	efore you filed fo	or bankrupto	cy, did any creditor, including a bank or financial institution, set off any amounts from your
		se to make a pay	ment becau	use you owed a debt?
Ц	Yes. Fill in the	details.		
				Describe the action the creditor took Date action Amount was taken
			·	
	Creditor's Name) ti sa cineci se	
				\$
	Number Street		t (composition)	
			÷	
	City	State	ZIP Code	Last 4 digits of account number: XXXX
Wit	thin 1 year bet	ore you filed for	bankruptcy	y, was any of your property in the possession of an assignee for the benefit of
cre	ditors, a cour	t-appointed rece	eiver, a cust	todian, or another official?
	No			
	Yes			
πď	引 List Cer	tain Gifts and	Contributi	ions
				the second secon
Wit	thin 2 years be	efore you filed fo	or bankrupto	cy did you give any gifts with a total value of more than \$600 per person?
,		•		cy, did you give any gifts with a total value of more than \$600 per person?
Ø	No			oj, dia you give any give many
∇		e details for each		
Ø	Yes. Fill in the	e details for each	gift.	
Ø	Yes. Fill in the		gift.	Describe the gifts Dates you gave Value the gifts
Ø	Yes. Fill in the	e details for each	gift.	Describe the gifts Dates you gave Value
Ø	Yes. Fill in the	e details for each	gift.	Describe the gifts Dates you gave Value
Ø	Yes. Fill in the	e details for each	gift.	Describe the gifts Dates you gave Value
Ø	Yes. Fill in the	e details for each	gift.	Describe the gifts Dates you gave the gifts \$
Ø	Yes. Fill in the	e details for each	gift.	Describe the gifts Dates you gave Value
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Ø	Yes. Fill in the	e details for each	gift.	Describe the gifts Dates you gave the gifts \$\$
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Ø	Yes. Fill in the Gifts with a t per person	e details for each otal value of more You Gave the Gift	gift.	Describe the gifts Dates you gave the gifts \$\$
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Ø	Person to Whom Number Street City Person's relation	e details for each otal value of more You Gave the Gift State onship to you tal value of more t	gift. than \$600 ZIP Code	Describe the gifts Dates you gave the gifts \$\$ \$\$ Describe the gifts Dates you gave value
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Ø	Person to Whom Number Street City Person's relation Gifts with a toper person	e details for each otal value of more You Gave the Gift State onship to you	gift. than \$600 ZIP Code	Dates you gave the gifts Dates you gave the gifts \$\$ S Describe the gifts Dates you gave Value The gifts Dates you gave Value
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Ø	Person to Whom Number Street City Person's relation Gifts with a toper person	otal value of more You Gave the Gift State Onship to you tal value of more t	gift. than \$600 ZIP Code	Dates you gave the gifts Dates you gave the gifts \$\$ S Describe the gifts Dates you gave Value The gifts Dates you gave Value
Ø	Person to Whom Number Street City Person's relation Gifts with a toper person Person to Whom Number Street	State Onship to you You Gave the Gift You Gave the Gift	gift. than \$600 ZIP Code	Dates you gave the gifts Dates you gave the gifts \$
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Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 46 of 73

1	Vivian	Tabatha	Polo	Case number (if known)
•	First Name	Middle Name	Last Name	
				which are contributions with a total value of more than \$600 to any charity?
With	nin 2 years be	fore you filed for	bankruptcy, did you	give any gifts or contributions with a total value of more than \$600 to any charity?
\square	No			
	Yes. Fill in the	e details for each gi	ft or contribution.	
	u Majajan Indus	Name a set in the Alaka	gaal sassaan yila	Pat you contributed Date you Value
	Gifts or contr	ibutions to charities	Describe wi	nat you contributed Date you value contributed
	that total mor	e man sooo		
				<u> </u>
	Charity's Name			
				<u> </u>
	Number Street			
	City State	e ZIP Code		THE RESIDENCE OF THE PROPERTY
TT (EA List Ce	ertain Losses		
				you filed for bankruptcy, did you lose anything because of theft, fire, other
ais X	aster, or gam	ibility i		
	Yes. Fill in the	e details		
·	100, 1 111 111 111	o dotano.	en in elegación elementario	
		property you lost a		any insurance coverage for the loss Date of your Value of property loss lost
	how the loss	s occurred	Include the	e amount that insurance has paid. List pending insurance line 33 of Schedule A/B: Property.
			ciaims on i	Ine 33 of Schedule 705. Property.
		and the second of the second o		\$
				Control of the Contro
				e de la companya de d
गर	7a List Ce	rtain Payments	or Transfers	
				or anyone else acting on your behalf pay or transfer any property to anyone
3. W i	ithin 1 year be	etore you filed for shout seeking has	bankiupicy, did you kruntey or preparing	g a bankruptcy petition?
yo In/	olude anv attor	rnevs hankruptcy i	petition preparers, or c	redit counseling agencies for services required in your bankruptcy.
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	• •	
	No			
	Yes. Fill in th	ne details.	e agente gere	
			Descripti	on and value of any property transferred Date payment or Amount of paymen
			<u> </u>	transfer was made
	Person Who W	Vas Paid	<u> </u>	The state of the s
				\$
	Number Stre	eet		
				¢
	-	Olata	ZIP Code	
	City	State	AIF GOOD	
	Email or webs	ite address		
	Person Who N	Made the Payment, if Not	You	
	1 313311 11113 11			

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 47 of 73

Vivian 1 First Na	Tabatha Middle Name	Last Name		Case number (if known)		
чууддагу () «1990 калеман» магил 1988	hal danke ti topo o shakatika kana ana ayili kati ke ti topo kana i shakili ti topo ka taka ka ka ka ka ka ka k					
		Des	scription and value of any property tra	ansferred	Date payment or transfer was made	Amount of payment
Person Wh	no Was Paid					\$
Number	Street					\$
City	State ZIP	Code				
Email or w	rebsite address					
Person Wi	ho Made the Payment, if Not You	,				
Do not includ	the pyou dear with you dear wi	er that you lis	or to make payments to your cred ted on line 16. escription and value of any property to		Date payment or transfer was	Amount of paym
Person W	Vho Was Paid				made	선생이 있다면 명류 -
						\$
Number	Street					\$
City	State ZIF	P Code				
transferred Include both Do not inclu- No	in the ordinary course outright transfers and tra	of your busi ansfers made at you have al D	did you sell, trade, or otherwise ness or financial affairs? as security (such as the granting or ready listed on this statement. escription and value of property ansferred		mortgage on your pr	operty).
Person V	Vho Received Transfer			and the second s	and the state of t	
Number	Street					
City	State ZII	P Code				
	's relationship to you					
	Who Received Transfer			10 To		S CONTRACTOR OF THE STATE OF TH
Number	Street	£ 337				
						1
City	State ZI	IP Code				

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 48 of 73

	First Name	Middle Name	Last Name		Case number (If known)	
	LUST MAUSE	model Harris				
hi	in 10 years b	efore you filed fo	or bankruptcy,	did you transfer any property	to a self-settled trust or sim	ilar device of which you
e a	a beneficiary	? (These are ofter	n called asset-pr	rotection devices.)		
١	40					
γ	es. Fill in the	details.				
			Des	scription and value of the proper	v transferred	Date transfer
						was made
١	Name of trust _					
-						
					a kaliforni Spanisty (1985–1985) (1985–1985) (1985–1986) (1985–198	1955 c sido mil 1966 d 1964 d
	I 11-4 04	ala Elnancial A	Accounts. In	struments, Safe Deposit	3oxes, and Storage Units	5
ij	LIST Cert	am Financiai A	decounts, in		instrumente held in your na	me, or for your benefit.
itł	hin 1 year bef	fore you filed for	bankruptcy, w	ere any financial accounts o	instruments neid in your na	ille, or for your benefit,
	ممساسليات	und ar transform	nd2			
cl	ude checking	g, savings, mone	y market, or ot	her financial accounts; certif	cates of deposit; shares in a	Janks, Credit unions,
		es, pension fund	s, cooperatives	s, associations, and other fin	anciai mautunono.	
	No					
1	Yes, Fill in th	e details.	÷, 4.			account was Last balance be
			La	ast 4 digits of account number		ed, sold, moved, closing or trans
			- 1		or tr	ansferred
						•
	Name of Financ	cial institution	Х	XXX	Checking	\$
					☐ Savings	
	Number Stree	et				
	Number Stree	et			☐ Money market	
	Number Stree	et			☐ Money market ☐ Brokerage	
	Number Stree		ZIP Code		☐ Brokerage	
			ZIP Code	a a garage and a second of the second of	☐ Brokerage	
			and the second control of the second control	XXXX-	☐ Brokerage	<u> </u>
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Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 49 of 73

Vivi	ian Ta	ıbatha	Polo		Case number	(if known)		
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_	tored proper	rty in a storag	ge unit or place other th	han your home wi	thin 1 year before	you med for bank	Kruptcy	
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Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 50 of 73

First Name		Last Name		ase number (if known)	
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ve you notifie	d any government	tal unit of any release of h	nazardous material?		
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/ithin 4 years A sole p A memb A partn An offic An own No. None o Yes. Check	before you filed for proprietor or self-eper of a limited lial er in a partnership er, director, or maker of at least 5% of the above applies all that apply about treet	or bankruptcy, did you owemployed in a trade, professility company (LLC) or lippes anaging executive of a coof the voting or equity sectors. Go to Part 12. Describe the	orn a business or have any ession, or other activity, or mited liability partnership rporation curities of a corporation pelow for each business. Inature of the business.	y of the following connection of the full-time or part-time of (LLP) Employer Ident Do not include EIN: Dates business From Employer Ident Do not include	ification number Social Security number or ITIN.
/ithin 4 years A sole p A memi A partn An offic An own No. None o Yes, Check Business Na	before you filed for prietor or self-eor of a limited lial er in a partnership er, director, or maker of at least 5% of the above applies all that apply aboume	or bankruptcy, did you owemployed in a trade, professility company (LLC) or lippes anaging executive of a coof the voting or equity sectors. Go to Part 12. Describe the	orn a business or have any ession, or other activity, or mited liability partnership rporation curities of a corporation pelow for each business. Inature of the business.	y of the following connection of the full-time or part-time of (LLP) Employer (dent Do not include EIN: Dates business From	ification number Social Security number or ITIN.
A sole p A sole p A memb A partn An offic An own No. None o Yes. Check	before you filed for prietor or self-eor of a limited lial er in a partnership er, director, or maker of at least 5% of the above applies all that apply aboume	or bankruptcy, did you owemployed in a trade, professility company (LLC) or lippes anaging executive of a coof the voting or equity sectors. Go to Part 12. Describe the	orn a business or have any ession, or other activity, or mited liability partnership rporation curities of a corporation pelow for each business. Inature of the business.	y of the following connection of the full-time or part-time of (LLP) Employer Ident Do not include EIN: Dates business From Employer Ident Do not include	ification number Social Security number or ITIN.
/ithin 4 years A sole p A memi A partn An offic An own No. None o Yes, Check Business Na	before you filed for prietor or self-eor of a limited lial er in a partnership er, director, or maker of at least 5% of the above applies all that apply aboume	or bankruptcy, did you owemployed in a trade, professility company (LLC) or lippes anaging executive of a coof the voting or equity sectors. Go to Part 12. Describe the	or a business or have any ession, or other activity, or mited liability partnership rporation curities of a corporation pelow for each business. Institute of the business.	y of the following connection of the full-time or part-time of (LLP) Employer Ident Do not include EIN: Dates business From Employer Ident Do not include EIN:	ification number Social Security number or ITIN.
/ithin 4 years A sole p A memi A partn An offic An own No. None o Yes, Check Business Na	before you filed for prietor or self-eor of a limited lial er in a partnership er, director, or maker of at least 5% of the above applies all that apply aboume	or bankruptcy, did you owemployed in a trade, professility company (LLC) or lippes anaging executive of a coof the voting or equity sectors. Go to Part 12. Describe the	or a business or have any ession, or other activity, or mited liability partnership rporation curities of a corporation pelow for each business. Institute of the business.	y of the following connection of the full-time or part-time of (LLP) Employer Ident Do not include EIN: Dates business From Employer Ident Do not include EIN: Dates business	ification number Social Security number or ITIN.

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 51 of 73

First Name Middle Name Las	olo Case number	(if known)
	si Name	
and the second s	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Business Name	_	EIN:
Number Street	Name of accountant or bookkeeper	Dates business existed
	-	From To
City State ZIP Code		
hin 2 years before you filed for bankru	uptcy, did you give a financial statement to anyone a	bout your business? Include all financial
titutions, creditors, or other parties.		
No Yes. Fill in the details below.		
	Date issued	
	STATE OF STA	
Name	MM / DD / YYYY	
Number Street		
	_	
City State ZIP Code		
174 Sign Below		
12: Sign Below	4 . 5 Singuist Affairs and any attachments and I d	oclare under penalty of periury that the
have read the answers on this Statem	ent of Financial Affairs and any attachments, and I did that making a false statement, concealing proper to the control of the	erty, or optaining money or property by man
have read the answers on this Statem	and that making a false statement, concealing proper can result in fines up to \$250,000, or imprisonment fo	erty, or optaining money or property by man
have read the answers on this <i>Statem</i> Inswers are true and correct. I underst	and that making a false statement, concealing proper can result in fines up to \$250,000, or imprisonment fo	erty, or optaining money or property by man
have read the answers on this <i>Statem</i> Inswers are true and correct. I underst	and that making a false statement, concealing proper can result in fines up to \$250,000, or imprisonment fo	erty, or optaining money or property by man
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have read the answers on this Statem nswers are true and correct. I underst n connection with a bankruptcy case of 8 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Date 112618	sand that making a false statement, concealing proper can result in fines up to \$250,000, or imprisonment for Signature of Debtor 2	erry, or obtaining money or property by main
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have read the answers on this Statem inswers are true and correct. I underst in connection with a bankruptcy case of 8 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Date	sand that making a false statement, concealing proper can result in fines up to \$250,000, or imprisonment for Signature of Debtor 2 Date	rry, or obtaining money or property by main or up to 20 years, or both.
have read the answers on this Statem inswers are true and correct. I underst in connection with a bankruptcy case of 8 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Date	sand that making a false statement, concealing proper can result in fines up to \$250,000, or imprisonment for Signature of Debtor 2	or up to 20 years, or both. If for Bankruptcy (Official Form 107)?

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Document Page 52 of 73

Fill in this in	formation to identify	your case:	
Debtor 1	Vivian First Name	Tabatha Middle Name	Polo Last Name
Debtor 2 (Spouse, if filing United States Case number (If known)	Bankruptcy Court for the:	Middle Name Western	Last Name District of (State)

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property What do you intend to do with the property that Identify the creditor and the property that is collateral as exempt on Schedule C? secures a debt? ☐ No Creditor's Seterus Inc Surrender the property. name: X Yes Retain the property and redeem it. Description of 215 Remington Place, Charlottesville, VA 22903 X Retain the property and enter into a Reaffirmation Agreement. securing debt: Retain the property and [explain]: ☐ No ☐ Surrender the property. Creditor's Ally name: Yes Yes Retain the property and redeem it. Description of Toyota Corolla 2019 Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: ☐ No Surrender the property. Creditor's name: ☐ Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: _ ☐ No ■ Surrender the property. Creditor's name: ☐ Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: ☐ Retain the property and [explain]:

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Page 53 of 73 Document

Polo

Vivian Tabatha Case number (If known)_ Debtor 1 Last Name First Name Middle Name **List Your Unexpired Personal Property Leases** Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: Sign Below Part 3: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Signature of Debtor 2 MM / DD / YYYY

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 54 of 73

Salakan 4	Vivian	Tabatha	Polo
Debtor 1	First Name	Middle Name	Last Name
Debtor 2 Spouse, if filing	\ First Name	Middle Name	Last Name
•	Bankruptcy Court fo	r the: Western	District of Virginia(State)

Calculate Your Current Monthly Income

	ck one box only as directed in this form and in n 122A-1Supp:
	There is no presumption of abuse. The calculation to determine if a presumption of abuse applies will be made under <i>Chapter 7 Means Test Calculation</i> (Official Form 122A–2).
3	. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A-1

Part 1:

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Γ	What is your marital and filing status? Check one only.		
-	Not married. Fill out Column A, lines 2-11.	1	
-	☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-1	1.	
	Married and your spouse is NOT filling with you. You and your spouse are:		
Total Canada	Living in the same household and are not legally separated. Fill out both Colu	ımns A and B, lines	s 2-11.
-	Living separately or are legally separated. Fill out Column A, lines 2-11; do not under penalty of perjury that you and your spouse are legally separated under not spouse are living apart for reasons that do not include evading the Means Test re	quirements. 11 U.S	S.C. § 707(b)(7)(B).
	Fill in the average monthly income that you received from all sources, derived durin bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, 4 August 31. If the amount of your monthly income varied during the 6 months, add the income Fill in the result. Do not include any income amount more than once. For example, if both sincome from that property in one column only. If you have nothing to report for any line, wr	me for all 6 months spouses own the so ite \$0 in the space	and divide the total by 6, ame rental property, put the
ACCOUNT OF THE PERSON NAMED OF THE PERSON NAME		Column A Debtor 1	Column B Debtor 2 or non-filing spouse
	Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$_4,582.00	\$
***************************************	Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$	\$
	4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$	\$
	5. Net income from operating a business, profession, or farm Gross receipts (before all deductions) Debtor 1 Debtor 2 \$		
	Ordinary and necessary operating expenses - \$ \$		
	Net monthly income from a business, profession, or farm \$\$ here	\$_0.00	\$_0.00
	6. Net income from rental and other real property Cross receipts (hefore all deductions) \$\$		

Ordinary and necessary operating expenses

7. Interest, dividends, and royalties

Net monthly income from rental or other real property

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 55 of 73

ebtor 1		atha Pol	O Name		Case number (if known))	
					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
. Unempl	loyment compens	ation			\$	\$	
Do not e under th For y	enter the amount if ne Social Security / ou	you contend that Act. Instead, list it	here:	\$			
	•			\$			
benefit	under the Social S	ecurity Act.		nt received that was a	\$	\$	
Do not i	include any benefit	s received under a crime against h	the Social Sec umanity, or int	the source and amount. urity Act or payments rece ernational or domestic ge and put the total below			
					\$	\$	
					\$	\$	
Total a	amounts from sepa	rate pages, if any			+ \$	+ \$	
11. Calcula column	ate your total curr i. Then add the tota	ent monthly inco al for Column A to	ome. Add lines the total for Co	2 through 10 for each olumn B.	\$ <u>4,582.00</u>	+ \$0.00	\$4,582.00 Total current monthly Income
Part 2:	Determine Who	ether the Mear	s Test Appl	ies to You			
12 Calcula	ate your current n	onthly income f	or the year. Fo	ollow these steps:			
12a. (Copy your total cur	rent monthly incor	ne from line 11	l		Copy line 11 here স	\$ <u>4,582.00</u>
	Multiply by 12 (the						x 12
	The result is your a			form.		12b.	\$ <u>54,984.00</u>
13 Calcul	ate the median fa	mily income that	applies to yo	u. Follow these steps:			
	he state in which y		i ·	Virginia			
			ald				
	he number of peop		1	3			A 75 044 00
To find	t a list of applicable	median income a	mounts, go or	household nline using the link specific t the bankruptcy clerk's of	ed in the separate	13.	\$ 75,044.00
14. How d	lo the lines compa	ire?					
14a. 🄽	Line 12b is less Go to Part 3.	than or equal to li	ne 13. On the	top of page 1, check box	I, There is no presum _l	otion of abuse.	
14b. 🖵	Line 12b is more	e than line 13. On I fill out Form 122	the top of page A–2.	e 1, check box 2, The pre-	sumption of abuse is c	determined by Form 12:	2A-2.
Part 3:	Sign Below						
	By signing bere,	declare under pe	nalty of perjur	y that the information on t	his statement and in a	ny attachments is true	and correct.
	x / /Jul	andah	sthe !		C		
	Signature of De	ebtor 1	viu/		Signature of Debtor 2		
	Date 11 2	5/2018			Date	YYY	
	•	d line 14a, do NO					
	If you checke	d line 14b, fill out	Form 122A-2	and file it with this form.		nonconsistenti di titti proprietto pressione anconsiste de esterna cominante de l'altre	

Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Page 56 of 73 Document

Fill in this	s information to id	entify your case:	
Debtor 1	Vivian	Tabatha	Polo
Dentoi i	First Name	Middle Name	Last Name
Debtor 2	Vivian	Tabatha	Polo
	ing) First Name	Middle Name	Last Name
United Stat	es Bankruptcy Court fo	or the: Western	District of Virginia (State)
Case numb	er		

☐ Check if this is an amended filing

Official Form 122A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1), if you believe that you are

exempted from a presumption of abuse. Be as complete and accurate as possible exclusions in this statement applies to only one of you, the other person should required by 11 U.S.C. § 707(b)(2)(C).	e. If two married people are filing together, and any of the complete a separate Form 122A-1 if you believe that this is
Part 1: Identify the Kind of Debts You Have	
 Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S personal, family, or household purpose." Make sure that your answer is consistent w Individuals Filing for Bankruptcy (Official Form 101). 	.C. § 101(8) as "incurred by an individual primarily for a ith the answer you gave at line 16 of the <i>Voluntary Petition for</i>
No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, There is submit this supplement with the signed Form 122A-1.	no presumption of abuse, and sign Part 3. Then
Yes. Go to Part 2.	
Part 2: Determine Whether Military Service Provisions Apply to You	
2. Xre you a disabled veteran (as defined in 38 U.S.C. § 3741(1))?	
☑ No. Go to line 3.	
☐ Yes. Did you incur debts mostly while you were on active duty or while you were 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).	performing a homeland defense activity?
☐ No. Go to line 3.	
☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1. Then submit this supplement with the signed Form 122A-1. X	, There is no presumption of abuse, and sign Part 3.
Are you or have you been a Reservist or member of the National Guard?	
No. Complete Form 122A-1. Do not submit this supplement.	
☐ Yes. Were you called to active duty or did you perform a homeland defense acti	vity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
☐ No. Complete Form 122A-1. Do not submit this supplement.	
☐ Yes. Check any one of the following categories that applies:	ing Lating was a single party of the Party State of the S
☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.	If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, <i>The Means Test does not apply now,</i> and
☐ I was called to active duty after September 11, 2001, for at least	sign Part 3. Then submit this supplement with the signed
90 days and was released from active duty on, which is fewer than 540 days before I file this bankruptcy case.	Form 122A-1. You are not required to fill out the rest of
	Official Form 122A-1 during the exclusion period. The exclusion period means the time you are on active duty
I am performing a homeland defense activity for at least 90 days.	or are performing a homeland defense activity, and for
☐ I performed a homeland defense activity for at least 90 days,	540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).
ending on, which is fewer than 540 days before I file this bankruptcy case.	If your exclusion period ends before your case is closed, you may have to file an amended form later.

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 57 of 73

Debtor 1 Vivian Tabatha Polo First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Western District of Virginia Case number (If known)	Check the appropriate box as directed in lines 40 or 42: According to the calculations required by this Statement: 1. There is no presumption of abuse. 2. There is a presumption of abuse. Check if this is an amended filing
Official Form 122A–2	04/40
Chapter 7 Means Test Calculation To fill out this form, you will need your completed copy of Chapter 7 Statement of Your Calculation	04/16
Be as complete and accurate as possible. If two married people are filing together, both ar is needed, attach a separate sheet to this form. Include the line number to which the addit pages, write your name and case number (if known). Part 1: Determine Your Adjusted Income	re equally responsible for being accurate. If more space
1. Copy your total current monthly income	not used to pay for the spouse NOT

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Page 58 of 73 Document Polo Tabatha Vivian Case number (if known) Middle Name Calculate Your Deductions from Your Income The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office. Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1. If your expenses differ from month to month, enter the average expense. Whenever this part of the form refers to you, it means both you and your spouse if Column B of Form 122A-1 is filled in. 5. The number of people used in determining your deductions from income Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from 3 the number of people in your household. You must use the IRS National Standards to answer the questions in lines 6-7. **National Standards** Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill \$1384.00 in the dollar amount for food, clothing, and other items. actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your

People who are under 65 years of age

Debtor 1

Part 2:

Out-of-pocket health care allowance per person 52.00 Number of people who are under 65 156.00 Subtotal. Multiply line 7a by line 7b. People who are 65 years of age or older Out-of-pocket health care allowance per person Number of people who are 65 or older Subtotal. Multiply line 7d by line 7e.

Total. Add lines 7c and 7f.....

156.00

Copy total here

156.00

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 59 of 73

	Vivian	Tabatha	Polo	 `	Case number (#	131(0111)		
	First Name	Middle Name	Last Name					
_ocal	Standards	You must use	the IRS Local Standards to	answer the questions in	lines 8-15.			
Based	l on informati	on from the IRS	, the U.S. Trustee Program	has divided the IRS L	ocal Standa	rd for housing for		
ankr	uptcy purpos	es into two part	s:					
■ Ho	using and uti	lities – Insuranc	e and operating expenses					
			e or rent expenses					
			-9, use the U.S. Trustee Pro					
To find This c	d the chart, go hart may also	online using the be available at th	link specified in the separate ne bankruptcy clerk's office.	e instructions for this forr	m.			
B. Ho do	ousing and ut llar amount lis	ilities – Insurand ted for your coun	ce and operating expenses ty for insurance and operatir	s: Using the number of png expenses	eople you en	tered in line 5, fill in	the 	\$2106.00
. Но	ousing and ut	ilities – Mortgag	e or rent expenses:			2106		
9a	a. Using the nu for your cour	imber of people y nty for mortgage o	ou entered in line 5, fill in the or rent expenses	e dollar amount listed	*************	\$		
9b	o. Total averag	e monthly payme	ent for all mortgages and other	er debts secured by you	r home.			
	contractually	the total average due to each sec Then divide by 60	e monthly payment, add all a ured creditor in the 60 month 0.	mounts that are hs after you file for				
	Name of the	e creditor		Average monthly payment				
	Sterus Li	ne		\$_982.00				
				c				
				\$				
				\$ + \$				
				\$ + \$	Conv		Repeat th	
			average monthly payment	\$ + \$ \$	Copy here→	- \$	Repeat th amount or line 33a.	
			average monthly payment	\$ + \$ \$982.00		-\$	amount or	
90	c. Net mortga	Total age or rent expen	ase.			982.00	amount or	
90	c. Net mortga	Total		ine 9a (<i>mortgage or</i>	here →	S	amount of line 33a.	n \$
90	c. Net mortga	Total	ise.	ine 9a (<i>mortgage or</i>	here →	-\$	amount of line 33a.	
40 l f	c. Net mortga Subtract lii rent experi	Total age or rent expen ne 9b (total avera nse). If this amour	nse. age monthly payment) from lint is less than \$0, enter \$0	ine 9a (<i>mortgage or</i>	here→	\$	amount or line 33a. Copy here	n \$
40 l f	c. Net mortga Subtract lii rent experi	Total age or rent expen ne 9b (total avera nse). If this amour	ise.	ine 9a (<i>mortgage or</i>	here→	\$	amount or line 33a. Copy here	n \$
10. lf tl	c. Net mortga Subtract lin rent exper f you claim th he calculation	Total age or rent expen ne 9b (<i>total avera</i> nse). If this amour at the U.S. Trust n of your monthi	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of to expenses, fill in any add	ine 9a (<i>mortgage or</i> he IRS Local Standard itional amount you cla	here→	\$ 1124.00 is incorrect and a	amount or line 33a. Copy here	n \$
10. lf tl	c. Net mortga Subtract lii rent exper f you claim th he calculation	Total age or rent expen ne 9b (<i>total avera</i> nse). If this amour at the U.S. Trust n of your monthi	nse. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of t by expenses, fill in any add	ine 9a (<i>mortgage or</i> he IRS Local Standard itional amount you cla	here→	\$ 1124.00 is incorrect and a	amount or line 33a. Copy here	n \$
10. If tl E v	c. Net mortga Subtract lii rent experi f you claim th he calculation Explain why:	Total age or rent expen ne 9b (<i>total avera</i> nse). If this amour at the U.S. Trust n of your monthl	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of the expenses, fill in any add	ine 9a (<i>mortgage or</i> he IRS Local Standard itional amount you cla	here→	\$ 1124.00 is incorrect and a	amount of line 33a. Copy here	n \$
10. If tl E v	c. Net mortga Subtract lii rent experi f you claim th he calculation Explain why:	Total age or rent expen ne 9b (<i>total avera</i> nse). If this amour at the U.S. Trust n of your monthl	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of to expenses, fill in any add	ine 9a (<i>mortgage or</i> he IRS Local Standard itional amount you cla	here→	\$ 1124.00 is incorrect and a	amount of line 33a. Copy here	n \$
10. If tl E v	c. Net mortga Subtract lii rent experi f you claim th he calculation Explain why:	Total age or rent expen ne 9b (total avera se). If this amour at the U.S. Trust n of your monthl	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of the expenses, fill in any add	ine 9a (<i>mortgage or</i> he IRS Local Standard itional amount you cla	here→	\$ 1124.00 is incorrect and a	amount of line 33a. Copy here	n \$
10. If tl E v	c. Net mortga Subtract lii rent experi f you claim th he calculation Explain why: .ocal transpor 0. Go to lii 1. Go to lii	Total age or rent expen ne 9b (total avera nse). If this amour at the U.S. Trust n of your monthl rtation expenses ne 14. ne 12.	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of the expenses, fill in any add	ine 9a (<i>mortgage or</i> he IRS Local Standard itional amount you cla	here→	\$ 1124.00 is incorrect and a	amount of line 33a. Copy here	n \$
10. If tl E v	c. Net mortga Subtract lii rent experi f you claim th he calculation Explain why: .ocal transpor 0. Go to lii 1. Go to lii	Total age or rent expen ne 9b (total avera nse). If this amour at the U.S. Trust n of your monthl rtation expenses ne 14.	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of the expenses, fill in any add	ine 9a (<i>mortgage or</i> he IRS Local Standard itional amount you cla	here→	\$ 1124.00 is incorrect and a	amount of line 33a. Copy here	n \$
10. If the tile to	c. Net mortga Subtract lii rent experi f you claim th he calculation Explain why: ocal transpor 0. Go to lii 1. Go to lii 2 or more	Total age or rent expense 9b (total averase). If this amour at the U.S. Trust of your month! rtation expenses ne 14. ne 12 Go to line 12.	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of the expenses, fill in any add s: Check the number of vehice.	ine 9a (<i>mortgage or</i> the IRS Local Standard itional amount you cla	for housing im.	\$	amount of line 33a. Copy here	n \$
10. If the tile to	c. Net mortga Subtract lin rent experi f you claim th he calculation Explain why: ocal transpor 0. Go to lin 1. Go to lin 2 or more	Total age or rent expense 9b (total averance). If this amount at the U.S. Trust of your month! retation expenses ne 14. ne 12 Go to line 12.	ase. age monthly payment) from lint is less than \$0, enter \$0 tee Program's division of the expenses, fill in any add	ine 9a (<i>mortgage</i> or he IRS Local Standard itional amount you cla cles for which you claim	for housing im.	\$	amount of line 33a. Copy here	n \$

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 60 of 73

Case number (if known)____

Tabatha

Vivian

Polo

1	Vivian First Name	Tabatha Middle Name	POIO Last Name		Case numbe	Sf (if known)		
for a	ach vehicle hi	elow. You may no	nse: Using the IRS Lo of claim the expense if expense for more than	you do not make any	ite the net owners loan or lease pay	ship or lease expense ments on the vehicle.	gggggggggggggggggggggggggggggggggggggg	<u>and and an annual sector of the sector of t</u>
Veh	icle 1 Des	cribe Vehicle 1:		44.				
120	Ownershin	or leasing costs t	using IRS Local Standa	ard,		\$		
13a. 13b.	Average mo		or all debts secured by					
	To calculate	e the average mo	onthly payment here an lly due to each secured . Then divide by 60.	nd on line 13e, add all d creditor in the 60 mo	onths			
	Name o	f each creditor for	Vehicle 1	Average monthly payment				
	Ally			\$28200.00				
				+ \$				
		Total averag	ge monthly payment	\$ <mark>470.00</mark>	Copy here	- \$	Repeat this amount on line 33b.	
13c	. Net Vehicle	1 ownership or le	ease expense			0.00	Copy net Vehicle 1	0.00
	Subtract line	e 13b from line 1	3a. If this amount is les	ss than \$0, enter \$0		\$	expense	\$
					1		,	
Vel	hicle 2 De	scribe Vehicle 2:						
130	ł. Ownership	or leasing costs	using IRS Local Stand	lard		\$		
136		nonthly payment t	for all debts secured by sed vehicles.	y Vehicle 2.				
	Name	of each creditor fo	r Vehicle 2	Average monthly				
				payment				
	C			\$	-			
				+ \$	<u>.</u>			
		Total aver	age monthly payment	\$	Copy here→	- \$	Repeat this amount on line 33c.	
13	f. Net Vehicle	e 2 ownership or	lease expense	han \$0 enter \$0		\$	Copy net Vehicle 2 expense	
	Subtract lir	ne 13e trom 13d.	If this amount is less the	пан фо, енкег фо			here 💙	\$
14. P u <i>Pu</i>	ıblic transpo ıblic Transpor	rtation expense: tation expense al	If you claimed 0 vehic lowance regardless of	les in line 11, using th whether you use publ	e IRS Local Stan ic transportation.	dards, fill in the		\$ <u>178.00</u>
do	duct a nublic	transportation ex	n expense: If you clai pense, you may fill in v	what you believe is the	es in line 11 and it e appropriate exp	f you claim that you m ense, but you may not	ay also : claim	\$
mo	ore than the II	≺S Local Standai	d for Public Transport	auon.		engradements over over the first than the second environment of the first terminate of the annual second environment of the second environment of th	and the second s	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 61 of 73

ebtor 1	Vivian	Labatha Middle Name	POIO Last Name	Case number (#known)	
	First Name	Widdis usue	Last Hame		nata di Kababatan Baratan da Kababatan Baratan Baratan Baratan Baratan Baratan Baratan Baratan Baratan Baratan Baratan Baratan Barata
				deductions listed above, you are allowed your monthly expenses for	
Other	Necessary E	xpenses In th	addition to the expense of the following IRS categories	s.	
em par sul	iployment tax y for these tax btract that nui	es, Social Secui	rity taxes, and Medicare t you expect to receive a total monthly amount that	we for federal, state and local taxes, such as income taxes, self- iaxes. You may include the monthly amount withheld from your iax refund, you must divide the expected refund by 12 and is withheld to pay for taxes.	\$
				etions that your job requires, such as retirement contributions.	
un	ion dues, and	uniform costs.		ctions that your job requires, such as retirement contributions,	\$
Do	not include a	amounts that are	e not required by your job	, such as voluntary 401(k) contributions or payroll savings.	
1.	بأمر والمصدال مستطاعين	a naumanta that	VALL make for Valir shall	y for your own term life insurance. If two married people are filing se's term life insurance. Do not include premiums for life life insurance, or for any form of life insurance other than term.	\$
19. C c	ourt-ordered	payments: The	total monthly amount that d support payments.	at you pay as required by the order of a court or administrative	\$
Do	not include	payments on pa	st due obligations for spo	ousal or child support. You will list these obligations in line 35.	Ψ
20. E c	lucation: The	e total monthly a	mount that you pay for e	ducation that is either required:	
3	as a conditio	n for your job, o	r	till transchille advantion is qualished for similar services	\$
	for your phys	ically or mentall	y challenged dependent	child if no public education is available for similar services.	
21. C l	hildcare: The	total monthly a	mount that you pay for ch	nildcare, such as babysitting, daycare, nursery, and preschool.	\$
D	o not include	payments for an	y elementary or seconda	ry school education.	
is	required for t	he health and w	relfare of you or your dep e only the amount that is	ce costs: The monthly amount that you pay for health care that endents and that is not reimbursed by insurance or paid by a more than the total entered in line 7. Its should be listed only in line 25.	\$
yo se is	ou and your dervice, to the contraints and reimburs	ependents, sucl extent necessar ed bv vour empl	h as pagers, call waiting, y for your health and wel loyer.	tal monthly amount that you pay for telecommunication services for caller identification, special long distance, or business cell phone fare or that of your dependents or for the production of income, if it	+ \$
D e:	o not include xpenses, sucl	payments for bands as those repor	asic home telephone, inte ted on line 5 of Official F	ernet and cell phone service. Do not include self-employment orm 122A-1, or any amount you previously deducted.	
24. A		expenses allov	ved under the IRS expe		\$ <u>5267.00</u>
	ga ililes o uni	Jugn 20.			

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 62 of 73

	Vivian	Tabatha	1 West	Case number (if known)	
	First Name	Middle Name	Last Name	en e	
Addi	tional Expense	Deductions	These are add Note: Do not in	itional deductions allowed by the Means Test. clude any expense allowances listed in lines 6-24.	
ir	ealth insurance surance, disabil ependents.	e, disability insi ity insurance, ar	urance, and hea nd health savings	alth savings account expenses. The monthly expenses for health s accounts that are reasonably necessary for yourself, your spouse, or your	
H	lealth insurance			\$	
	Disability insurar	ce		\$	
ŀ	lealth savings a	ccount		+ \$	
-	Total			\$ Copy total here →	\$\frac{0.00}{}
[Do you actually s	spend this total a	amount?	Encoded and address of the production of the second of the	
_	No. How mud	ch do you actuall	y spend?	\$	
	continue to pay	for the reasonab	le and necessar ur immediate fai	ehold or family members. The actual monthly expenses that you will y care and support of an elderly, chronically ill, or disabled member of mily who is unable to pay for such expenses. These expenses may ABLE program. 26 U.S.C. § 529A(b).	\$
27. I	Protection again of you and your	nst family viole family under the	nce. The reasor Family Violence	nably necessary monthly expenses that you incur to maintain the safety Prevention and Services Act or other federal laws that apply.	\$
I	By law, the cour	t must keep the i	nature of these e	expenses confidential.	
28. 4	Additional hom	e energy costs	. Your home ene	ergy costs are included in your insurance and operating expenses on line 8.	
	f you believe the	at you have hom excess amount	e energy costs t of home energy	hat are more than the home energy costs included in expenses on line costs.	\$
	You must give y claimed is reaso	our case trustee nable and neces	documentation ssary.	of your actual expenses, and you must show that the additional amount	
	per child) that yo elementary or so	ou pay for your d econdary school.	ependent childre	who are younger than 18. The monthly expenses (not more than \$160.42* en who are younger than 18 years old to attend a private or public	\$ <u>160.00</u>
	You must give y reasonable and	our case trustee necessary and r	documentation not already acco	of your actual expenses, and you must explain why the amount claimed is unted for in lines 6-23.	
				By ears after that for cases begun on or after the date of adjustment.	
30.	higher than the 5% of the food a	combined food a and clothing allo	and clothing allow wances in the IR	onthly amount by which your actual food and clothing expenses are wances in the IRS National Standards. That amount cannot be more than IS National Standards.	\$
	To find a chart s	showing the max hart may also be	imum additional e available at the	allowance, go online using the link specified in the separate instructions for e bankruptcy clerk's office.	
	You must show	that the addition	al amount claim	ed is reasonable and necessary.	
31.	Continuing cha instruments to a	uritable contribu a religious or cha	utions. The amounitable organization	ount that you will continue to contribute in the form of cash or financial tion. 26 U.S.C. § 170(c)(1)-(2).	+ \$
		additional expe			\$160.00

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 63 of 73

Case number (#known)_

Tabatha

Vivian

Polo

btor 1	VIVIAN First Name	Middle Name	Last Name	*	Case nui	TIDEF (if known)		
Deduc	ctions for De	bt Payment						
33. Fo i	r debts that a	are secured by ar	n interest in property	that you own, including h	ome mor	tgages, vehicle		
			fill in lines 33a throug	n 33e. amounts that are contractua	ally due to	each secured		
cre	editor in the 60	months after you	i file for bankruptcy. Th	en divide by 60.				
						Average monthly payment		1101.00
		es on your home			>	1124.00		1124.00
33								
		n your first two v			->	470.00 \$		
33								
33	3c. Copy line	13e here			📆	Φ		
33	3d. List other	secured debts:		and the second second section of the second				
	Name o secured	of each creditor for o	other Identify	property that Does the debt inclu	payment de taxes surance?	· 4] 5		
	: .				No Yes	\$		
					No Yes	\$		
					No Yes	+ \$1,594.00_		1594.00
336	e. Total avera	ge monthly payme	ent. Add lines 33a throu	ıgh 33d	,	\$	Copy total here→	\$
34. Ar	re any debts	that you listed in	ı line 33 secured by y	our primary residence, a	vehicle,			
X ₀ 1	r other prope	erty necessary fo	r your support or the	support of your depende	nts r			
	No. Go to Yes. State	any amount that v	ou must pay to a credi	tor, in addition to the payme operty (called the <i>cure amo</i>	ents			
	listed	divide by 60 and fi	ill in the information be	low.				
	Next,	divide by 60 and fi	ill in the information be Identify property secures the debt	low. thatTotal cure	arrey.	Monthly cure amount		
	Next,	divide by 60 and fi	ill in the information be	low. that Total cure amount	÷ 60 =		- -	
	Next,	divide by 60 and fi	ill in the information be	that Total cure amount		amount		
	Next,	divide by 60 and fi	ill in the information be	that Total cure amount \$	÷ 60 =	amount \$	- -	
	Next,	divide by 60 and fi	ill in the information be	that Total cure amount \$	÷ 60 =	amount \$ \$	Copy total	\$
35. %	Next, Name	divide by 60 and fi	Ill in the information be Identify property, secures the debt	that Total cure amount \$\$ \$\$ \$\$ ax. child support, or alimo	÷ 60 = ÷ 60 = ÷ 60 = Total	amount \$ \$		\$
tl	Next, Name	divide by 60 and fi e of the creditor any priority claims due as of the filin	Ill in the information be Identify property, secures the debt	that Total cure amount \$\$	÷ 60 = ÷ 60 = ÷ 60 = Total	amount \$ \$		\$
tl	Next, Name	divide by 60 and figer of the creditor and priority claims due as of the filing line 36.	Ill in the information be Identify property secures the debt Secures the debt Secures the debt	that Total cure amount \$\$ \$ xx, child support, or alimouptcy case? 11 U.S.C. § 5	÷ 60 = ÷ 60 = ÷ 60 = Total ony — 07.	amount \$ \$		\$

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 64 of 73

Case number (if known)_

Tabatha

Vivian

Polo

Debtor 1	VIVIAN First Name	Middle Name	Last Name		Case number (# knd	wn)	
	Ear more inform	ation an online II	nder Chapter 13? 11 t sing the link for <i>Bankru</i> stcy <i>Basi</i> cs may also be	J.S.C. § 109(e). uptcy Basics specified in the available at the bankruptcy	separate clerk's office.		en e
K	-						
		e following informa	ation.				
	Projecte	ed monthly plan p	ayment if you were filin	g under Chapter 13	\$		
	Current	multiplier for you strative Office of the arolina) or by the	r district as stated on the		d X		
	link spe	a list of district medified in the sepa le at the bankrupt	rate instructions for this	rour district, go online using t s form. This list may also be	lhe	Copy total	
	Averag	e monthly adminis	strative expense if you	were filing under Chapter 13	\$	here >	\$
37. A	Add all of the de	eductions for del ough 36	ot payment.				\$
Tota	il Deductions fi	om Income					
38. A	add all of the all	lowed deduction	s.				
C ex	opy line 24, <i>All o</i> xpense allowand	of the expenses a	llowed under IRS				
С	opy line 32, All o	of the additional e	xpense deductions				
С	opy line 37, All	of the deductions	for debt payment	+ \$ <u>1594.00</u>	Designation of the state of the		
			Total deductions	\$ <u>7021.00</u>	Copy total I	here →	\$ <u>7021.00</u>
Par	t 3a Determ	nine Whether	There Is a Presump	otion of Abuse			
39. (Calculate mont	hly disposable i	ncome for 60 months				
	39a. Copy line	4, adjusted currei	nt monthly income	\$ <u>4582.00</u>			
	39b. Copy line	38, Total deduction	ons	- \$ 7021.00			
		isposable income ine 39b from line	. 11 U.S.C. § 707(b)(2) 39a.	\$2439.00	Copy here	\$ <u>-2439.00</u>	
	For the n	ext 60 months (5	years)			x 60	
	39d. Total. Mu	Itiply line 39c by 6	60			\$146,340.00 Copy	\$146,340
40	Find out wheth	er there is a pre	sumption of abuse. C	heck the box that applies:			
				ge 1 of this form, check box	1, There is no pi	resumption of abuse. Go	
	The line 39	d is more than \$ Part 4 if you claim	12,850*. On the top of page 5.00 special circumstances	page 1 of this form, check bo . Then go to Part 5.	ox 2, There is a p	oresumption of abuse. You	
	The line 39	d is at least \$7,7	00*, but not more that	n \$12,850*. Go to line 41.			
of the designation of the second				ars after that for cases filed	on or after the da	ate of adjustment.	

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Page 65 of 73 Document Tabatha Polo Case number (if known) Vivian Debtor 1 Middle Name First Name 41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 106Sum), you may refer to line 3b on that form..... .25 Copy 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I). here 🕏 Multiply line 41a by 0.25. 42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt. Check the box that applies: Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5. Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5. **Give Details About Special Circumstances** Part 4: 43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B). K No. Go to Part 5. Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25. You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments. Average monthly expense or income adjustment Give a detailed explanation of the special circumstances Part 5: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Signature of Debtor 2

MM / DD / YYYY

Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 66 of 73

UNITED STATES BANKRUPTCY COURT Western District of Virginia

In Re:	Vivian Tabatha Polo	Case No.				
	Debtor	(if known)				
	VERIFICATION	N OF CREDITOR MATRIX				
	The above named debtor(s), or debtor's a	ttorney if applicable, do hereby certify under				
	penalty of perjury that the attached Master Mailing List of creditors is complete, correct					
	and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules.					
	, ,					
	11 25 20/8 Date	Signature of Attorney				
	A	•				
	Juian Dabathalolo					
\	Signature of Debtor 1	Signature of Debtor 2				

Creditor Matix Vivian Polo

PennCredit Corp PO Box 69703 Harrisberg, PA 17106

AES/BHEA-US Bank PO Box 610447 Harrisberg, PA 17106

Ally
PO Box 380902
Bloomington, MN 55438

Bank of America PO Box 982238 El Paso, TX 79998

Bank of America PO Box 982238 El Paso, TX 79998

Capital One Bank USA 10700 Capital One Way Richmond, VA 23060

Citibank/Bestbuy PO Box 790441 St. Louis, MO 63179

Clover Lawen Village Owners Assoc. PO Box 97795 Las Vegas, NV 89193

Creditor Matix Vivian Polo

David T. Spruill, Esq. 120 Corporate Blub. Norfolk, VA 23502

David T. Spruill, Esq. 120 Corporate Blub. Norfork, VA 23502

Glasser & Glasser 580 East Main St Suite 600 Norfolk, VA 23510

Kohls Department Store PO Box 3115 Milwaukee, WI 53201

LL Bean/CBNA
PO Box 6497
Sioux Falls, SD 57117

Midland Credit Management, Inc PO Box 13105 Roanok, VA 24031

Portfolio Recovery 120 Corparate Blvd Suite 100 Norfolk, VA 23502

Portfolio Recovery 120 Corparate Blvd Suite 100 Norfolk, VA 23502 Case 18-62296 Doc 1 Filed 11/26/18 Entered 11/26/18 10:51:17 Desc Main Document Page 69 of 73

Creditor Matix Vivian Polo

Sams Club/Synchrony 4125 Windward Plaza Alpharetta, GA 30005

Seterus Inc 14523 SW Millikan Wayste 200 Beaverton, OR 97005

Synchrony Bank PO Box 965036 Orlando, FL 32896

Synchrony Bank/Care Credit PO Box 965036 Orlando , Fl 32896

Synchrony Bank/Sam Club PO Box 965005 Olando, FL 32896

Tenaglia & Hunt P.A..

12 S. Summit Ave. Suite 322

Gaithersberg, MD 20877

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
	1 1 1 1 C F	

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A–2). The calculations on the form—sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee

+ \$75 administrative fee

\$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee+ \$75 administrative fee\$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.